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Is Christianity A Menace To the Negro?

By JOHN W. BADDY

of Washington, D. C.

IT has not been so long since the very asking of this question would cause the inquisitive one to be burned at the stake, dismembered, have his tongue cut out, or otherwise tortured in order that the mercy and worth of Christianity might be demonstrated. Happily, however, that time has passed forever. We may now subject Christianity and all other revealed religions to the critical light of reason and scientific inquiry.

What are the theoretical and practical interests of the Negro? What does Christianity stand for in both theory and practice? Are the fundamentals of Christianity as practised by its advocates compatible with the best interests of the Negro?

The Negro is mostly a worker. A very large part of his number is engaged in unskilled occupations. This necessarily forces him to a very low economic status. Hence whatever is for his best interests must be something which will put him on a more desirable plane of existence. It must be something which will enable him to satisfy a larger and more varied number of wants. Christianity has been tried and found wanting. All intelligent Negroes realize its utter futility as a means of bettering their economic conditions.

The Negro can only attain a higher standard of living by organizing his labor power and becoming a skilled worker. He must master the fundamental principles of those mechanical devices whereby man has been able to subdue and utilize the materials and forces of nature. He must make such use of intelligence as will augment his material possessions, thereby giving opportunity for a richer life. This can be achieved best by that state of mind which regards nature as an unconscious entity, void of any outside controlling intelligence. This mental state of mechanical causality is requisite to the best material advance.

Christianity is a definite belief in certain dogmas as to an incarnate God, Heaven, Hell, personal immortality and similar alleged ethereal phenomena, all of which are opposed to modern scientific knowledge. These together with a passive morality make up the sum of Christianity, at least as practised by the vast majority of its advocates. The stress is placed on an alleged future life. This acts as an opiate while the believers are being oppressed and exploited. This phase of Christianity was especially noted during the period of slavery in this country and has been able to persist in a slightly modified form up to the present. How many Christian ministers worked for the abolition of slavery? How many Theodore Parkers of the present generation speak against lynching, peonage, economic oppression or the innumerable social injustices of which

(Continued on page 86)

Next Month!

Should the Negro Be Patriotic?

\$10

FOR BEST ANSWER

Ten million Negroes live in the United States. Almost all of them were born and raised here.

Despite all handicaps suffered by them, the majority would hardly feel at home anywhere else. Their language and customs are those of the United States. This is to them HOME.

Patriotism as defined and understood today is really Nationalism. It has its taboos, rituals and totems, like any other religion. One must pay taxes to it; salute its banners; stand stiffly to its hymns, and go out and die for it. The government (meaning the politicians who administer it) is its High Chief Custodian. In short, patriotism has grown up.

Well, now, should the Negro be patriotic? Should he be as fiercely nationalistic as his white fellow-citizen?

We would like to hear from our readers on this subject.

There is ten dollars waiting for the best answer, pro or con.

What Do You Think About It?

RULES:

- Answers must not exceed 500 words.
- Only one side of the sheet must contain writing.
- Name and address must be written plainly in upper left-hand corner of each sheet.
- Typewriting is preferred but ink may be used.
- Answers must be in the office of THE MESSENGER before midnight, March 14, 1927.

Address all answers to
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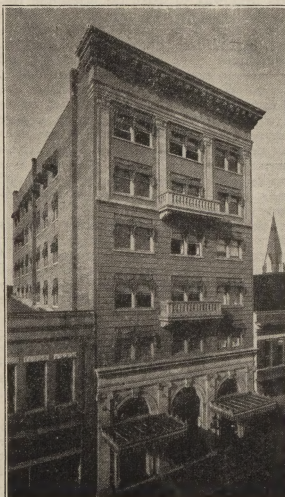
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TABLE OF CONTENTS

	PAGE	PAGE
Cover: The Coal Miner. Drawn by Wilbert Holloway		Aframerican Snapshots. By Wilbert Holloway
Is Christianity a Menace to The Negro? By John W. Baddy	66	The Theater. By Theophilus Lewis
Who is the New Negro, and Why? By J. A. Rogers	68	Edward Orval Gourdin. By Dr. E. B. Henderson
Our Biggest Business. By C. M. Hayes	69	Shafits and Darts. By George S. Schuyler
The Month's Best Editorial. Selected by Eugene Gordon	74	The Test of Prince Koko. By Chester Strong. Illustrated by
Rebirth and the Negro. By A. Sagittarius	75	Faustina Trimble
Negro Insurance—Its Necessity and Value. By George W. Lee	76	The Employee Plan Wage Conference. By A. Philip Randolph
The Secret Eyes of our Life Ins. Co's. By J. LeC. Chestnut	78	Labor Cartoons. By Ted Carroll
The Business of Insurance. By Harry H. Pace	79	Dialogue of the Old and New. By A. Philip Randolph
Problems of Negro Insurance Companies. A Symposium	80	Book Reviews: The Negro in American Life, Reviewed by G.
Business and Industry. A Monthly Survey of Economic Progress	81	S. Schuyler; Fine Clothes to the Jew, Reviewed by T. Lewis
Editorials	82-83	Brotherhood Bulletins

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WHO IS THE NEW NEGRO, AND WHY?

By J. A. ROGERS

Author of "From Superman to Man," "As Nature Leads," etc.

ONE hears much these days about the New Negro. Who is he, and who knows him? In slavery times there was a type of Negro, who worshipped his master and his family. He was a tattle-tale also, and whenever he saw one of his fellow-slaves do anything, he ran to the master, for which he would be rewarded with a ham knuckle, or a suit of old clothes. The betrayers of Nat Turner and John Brown were Negroes. The first person killed by John Brown was Hayward Shepard, a Negro.

This type was also made a slave-driver, then he became a tyrant of tyrants. When he became a slave-holder, as many did, he was even more exacting than the whites. When the Civil War broke out, this dog-like creature stayed at home protecting his master's family and property while the master was fighting to keep him enslaved, or he joined the ranks of the Confederacy. Benjamin Tillman later introduced a bill to make these black Confederates and slave-holders "white," a quite unnecessary step, internally.

On the other hand there was a type of slave—stubborn, rebellious, liberty-loving—who, like Nat Turner and Denmark Vesey, kept his master awake at nights, worrying lest they should rise up, massacre him and his family, plunder the plantation and take to the woods, as was so often the case, particularly in Hayti, Jamaica and Guiana.

The Old Negro is the present-day type of the first; the New Negro of the second. Races, like styles, may change but the human nature underneath remains practically unchanged.

One may recognize the difference between Old and New in their bearing. The former, respecting color more than qualification, is apologetic when dealing with white people. He acts as if he were always in the way, as if he had no right to be on earth. One can hear the clank of the slave's chain in all that he says and does.

The New is erect, manly, bold; if necessary, defiant. He apologizes to no one for his existence, feeling deep in his inner being that he has just as much right to be on earth and in all public places as anyone else. He looks the whole world searchingly in the eye, fearing or worshipping nothing nor no one. Self-possessed, he makes himself at home wherever circumstances places him. In a word, he respects himself, first of all.

The Old Negro, on the other hand, worships the white man, because of his absence of pigment. He is like the old colored mammy, who seeing the Minister from Hayti at a social function in Washington was horrified that a black man should be associating on terms of equality with white people, many of whom were his inferiors.

The Old Negro has a contempt for his own people, and in speaking of them he uses the same terms of contempt that his spiritual predecessors did. Shut your eyes when he speaks, and you'll hear a cracker talking.

The New Negro wastes no time worrying about his color. He realizes that a human being if he is to be visible at all must have a coloring of some sort, hence to him, one shade of coloring is the equal of every other. If light-complexioned he does not deem himself better than his darker brother.

The Old Negro when insulted, grins and apologizes; the New either ignores it or acts in a way to make his manliness felt. The Old submitted supinely to massacre as in the New York and Philadelphia riots, and the Palestine, Springfield and East St. Louis ones. The New arms himself and prepares to exact as many lives as possible, as in Washington, Chicago, Longview, Houston, Brownsville. All of which makes it clear that the possession of a college degree or of polish and refinement does not necessarily make a New Negro. Also he may be old or young. Manliness is a quality that inheres in the very fibre of one's being—a quality that like wine, improves with age.

The New Negro would rather lose his tongue than betray his people in their struggle for freedom and equality. Should any amelioration come to him because of superior talent, it turns to gall in his mouth when he remembers the sufferings of the rest of his people.

The Old, hat in hand, is always begging white people, a sort of glorified cripple with a cane. Because of this he always has two different messages, one which he gives to white people, the other to colored ones. He is a living lie.

The New Negro supports movements conducted by his own people, because he realizes that these are the only ones that are ever going to speak out frankly and forcefully on his grievances. White persons, in such matters as economics, religion, politics, range all the way from the rabid radical to the rank conservative. So far as race is concerned, however, the vast majority is but of one complexion—the conservative, hence organizations supported by them for Negroes, have at bottom, the same Nordic goal, that is keeping the Negro "in his place," or at best a little lower than the angels. The New Negro realizes that the finest work, the real work for the advancement of the group will have to be done by its own members. It's an old saying: The man that pays the piper calls the tune.

The Old Negro is too thankful for small mercies; he believes that the employer does him a favor by hiring him. He is always praising enemies of the race like Cole Blaise or Tillman or Vardaman, because of some trifling good given by these individuals to some isolated group or person, while doing all they can to keep back the group as a whole. The New Negro, on the other hand, is satisfied with no concessions or patronage of any sort. He wants neither more nor less than his rights as a man and a citizen. And this difference between the Old and the New enters into their respective attitudes toward the times

in which they are living. While the New Negro prepares to live, to live vigorously, and dangerously, if necessary, to make the whole weight of his presence felt while he moves on this earth; the Old prepares to die, and go to a heaven where he will at least be a white man in complexion. "Wash me," he sings, "and I shall be whiter than snow." He tries to get a corner on religion, and sinks his money in churches, which brings no returns and are shut four-fifths of the week. He is as priest-ridden as the Italians of the Middle Ages, and enjoys it. The New on the other hand, invests his money in homes and factories. He tries to get a corner on business and education that will fit him to compete successfully with the whites, while the Old is singing psalms and repeating like parrots the religious nonsense that the enslavers of his forefathers used also to enslave their primitive minds.

The Old Negro is chiefly interested in what Abraham, Moses, David, Jehoshaphat and other fictitious and semi-fictitious creatures of a barbarous tribe did in Palestine thousands of years ago. So far as his thinking is concerned he is a walking mummy. The New Negro relegates all these things to their proper, infinitesimal place in the scheme of things, and is interested most of all in life as it stirs around him. He jettisons the deathly for Marx; David for Darwin, and prefers Douglass to Lincoln. He studies economics instead of wasting his time with epistles.

The New Negro joins unions either of his own, or forces the whites to take him in, and once in never rests until he gets fairplay. He realizes that if white men have to create unions in order to get justice from white men like themselves, then this step is even more necessary for Negroes. The Old Negro, on the other hand, is an individualist. He pulls off to himself and begs the employer for work, thus paving the way for his being used, not as a union, but as an individual, to break strikes.

The Old Negro, once having reached what he believes to be the top of the ladder, spends a great deal of his time kicking off other climbers. He wants to rule the roost alone, to be greatest in the kingdom of heaven, while the New Negro, remembering his own hard struggle, is eager to give other aspirants a helping hand, even though the newcomer gives promise of eclipsing him. In other words, he is a good sport. He is, further, not afraid of contradiction, and does not believe he is an oracle on what will solve this so-called race problem. He is ever eager for new information.

The Old Negro falls glibly for all the agencies used by white friends to sidetrack the mind of the Negro group from its real problems such as over-stressing of Negro art, spirituals, puffing poetry, jazz, cabaret life, and the puffing into prominence of mediocre Negroes. The New Negro again relegates these to their proper place. He

(Continued on page 93)

OUR BIGGEST BUSINESS

STATISTICAL REPORT Prepared for THE NATIONAL NEGRO INSURANCE ASSOCIATION

By C. M. HAYES, *President*

Gibraltar Health and Accident Insurance Company, Indianapolis, Indiana.

Scope of Report

THIS report is made up from data taken from the annual reports of twenty-one Negro Insurance Companies made to the Insurance Departments of the states in which they operate, and submitted to your committee by the companies included herein; and partial reports of two other companies secured from the April 29th issue of the Spectator and other sources, namely: National Benefit Life Insurance Company of Washington, D. C., and Supreme Life and Casualty Company of Columbus, Ohio. Your committee was unable to secure any data from these two companies after having made several requests.

The items of Income and Disbursements represent the actual income and disbursements for the year 1925. The items of Capital, Assets, Surplus-Reserve, Real-Estate, Business in Force and Claims Paid represent accumulations since organizations of the various companies up to and including December 31, 1925. The report also shows the Amount of Business Written and the Amount of Claims paid in 1925, together with the names of the Executive Officers, States in which each company operates and the number of persons employed in the various departments.

Owing to the fact that some of the companies did not keep separate records of Business in Force and of Claims Paid for each class of business written, but reported the Total of Business in Force and Claims Paid for all classes, your committee is unable to give the exact totals for the items mentioned as will be shown in the schedules. The estimates given for the items mentioned above, however, hue closely to the line of accuracy.

Divisions of Report

For the purpose of simplification, the report has been divided into four parts, namely: Part I, Report Analyzed; Part II, Summary of Totals; Part III, Itemized Statement of Each Company; Part IV, Observations.

PART I

Report Analyzed

For the purpose of securing the aggregate of Life Insurance business transacted in the United States by Companies owned, operated and controlled by Negroes, and their financial condition as of January 1, 1926, your committee made up and mailed a form for the Statistical Department of the Association to forty-seven companies listed in the Negro Year Book as companies owned and operated by Negroes doing Life, Health and Accident Insurance business from which lists' replies with forms filled in were received from twenty-one companies; and data from two other companies was secured from the April 29th issue of the Spectator and other

sources. The Companies whose records go to make up this report are as follows:

Afro-American Life Insurance Company, Jacksonville, Florida; Atlanta Life Insurance Company, Atlanta, Ga.; Domestic Life and Accident Insurance Company, Louisville, Ky.; Guaranty Life Insurance Company, Savannah, Ga.; Gibraltar Health and Accident Ins. Company, Indianapolis, Ind.; Liberty Life Insurance Company, Chicago, Ill.; Liberty Industrial Life Insurance Company, New Orleans, La.; Louisiana Industrial Life Insurance Company, New Orleans, La.; Mammoth Life and Accident Insurance Company, Louisville, Ky.; National Benefit Life Insurance Company, Washington, D. C.; North Carolina Mutual Life Insurance Company, Durham, N. C.; Northeastern Life Insurance Company, Newark, N. J.; Peoples Industrial Life Insurance Company, Jacksonville, Fla.; Pyramid Mutual Insurance Company, Chicago, Ill.; Richmond Beneficial Insurance Company, Richmond, Va.; Security Life Insurance Company, Tulsa, Okla.; Southern Aid Society of Virginia, Richmond, Va.; Supreme Life and Casualty Company, Columbus, Ohio; Underwriters Mutual Life Insurance Company, Chicago, Ill.; Union Central Relief Association, Birmingham, Ala.; Unity Industrial Life Insurance Company, New Orleans, La.; Universal Life Insurance Company, Memphis, Tenn.; and Victory Life Insurance Company, Chicago, Ill.

Of the companies reporting, five were Mutual companies and eighteen were Proprietary or Stock companies.

Statistics of the twenty-two companies listed who are members of the National Negro Insurance Association, and one other, the National Benefit Life Insurance Company of Washington, D. C., show for the year ending December 31, 1925:

A Gross Income of . . . \$12,236,618
And a Disbursement of . . . 11,008,603

Leaving a Net Income of \$ 1,228,015

which is equal to 10% of the Gross Income to be added to the Surplus-Reserve of the companies for the protection of the policyholders or members.

The eighteen Proprietary companies included in this report have

A combined Capital Stock fully paid, of . . . \$1,573,090
The twenty-three companies had
Gross Assets of . . . \$8,811,067
Admitted Assets of . . . \$8,562,516
and a Surplus and Reserve for the protection of the policyholders of . . . \$5,287,099

Of the \$8,811,067 Gross Assets, twenty-three per cent. (23%) or \$1,992,205, was invested in Real Estate. Of the \$1,992,205 invested in Real Estate, \$1,204,020 was invested in Home Office buildings; and \$788,185 represented other Real Estate investments.

Claims Paid Since Organization

Twelve companies out of twenty-three reported a total of \$16,163,486 paid back to their members since the date of their organization, which represents reports from less than fifty per cent. (50%) of the companies included in this report. Taking into consideration the number, age and size of the companies that made no report of Claims Paid Since Organization, it is estimated that not less than Forty Million Dollars (\$40,000,000) has been paid in claims by the twenty-three companies included in this report, since their organization.

Business in Force December 31, 1925

Of the total of \$73,581,675,814 of Life Insurance in force in the United States on December 31, 1925, the twenty-three Negro companies listed herein carried One Hundred and Sixty-four Million, Two Hundred and Forty-six Thousand and Five Hundred Dollars (\$164,246,500), a mere drop in the bucket when compared to the total in force, but an enormous amount when all factors and handicaps are taken into consideration. The Metropolitan Life Insurance Company with \$960,000,000 on Negro risks, carries five times as much life insurance on Negroes as all of the Negro companies combined. We have just scratched the surface. The field and opportunities offered by Life Insurance for Negro companies are too great to be measured; they are almost unlimited.

Many of the companies reported only the total amount of business in force December 31, 1925, and did not sub-divide the total between the various kinds of insurance written, as Sick and Accident, Industrial Life and Ordinary, but merely indicated or estimated the per cent. in force for each kind of insurance. From these estimates it is shown that of the total amount of \$164,246,500 worth of business in force, there is

\$ 32,849,300 Sick and Accident
73,910,925 Industrial Life
57,486,275 Ordinary

A total of, \$164,246,500

The totals of the actual amounts of the various kinds of insurance in force December 31, 1925, as submitted, are given in the Itemized Reports of the companies in Part III of this report.

Business Written in 1925

The amount of business written in 1925 for the various kinds of insurance is given as follows:

Sick and Accident, \$16,096,199
Industrial Life . . . 33,777,189
Ordinary . . . 19,529,806

A total of . . . \$70,926,094
worth of business written in 1925.

THE MESSENGER

Number Employed

It is shown from reports received from twenty-three Negro companies, members of this association, that they are giving employment to members of the race in every position from Clerk and Agent to President and Directors, to whom was paid in 1925 more than Four Million, Five Hundred Thousand Dollars (\$4,500,000) an average wage to each individual of about Nine Hundred Dollars (\$900.00) per annum; \$73.00 per month; \$17.25 per week; \$2.80 per day; and \$35 per hour or seven-tenths of one cent or 7 mills per minute.

The number employed is divided into the following classes:

Officers	125
Physicians	1,257
Clerks	400
Superintendents	243
Agents	2,897
Other employees	187

5,330

The States in which Negro companies operate are:

Alabama	Delaware
Arkansas	Florida
District of Columbia	Illinois
Georgia	Indiana

Kansas	North Carolina
Kentucky	Ohio
Louisiana	Oklahoma
Maryland	Pennsylvania
Michigan	South Carolina
Missouri	Tennessee
Mississippi	Texas
New Jersey	Virginia
	West Virginia

Total Insurance Carried by Negroes in the United States

Metropolitan Life Insurance Company	\$ 960,000,000
Colored Companies included in this report	164,000,000
Other Colored Companies (not listed-estimated)	25,000,000
All other Companies insuring Negro Risks (estimated) ..	250,000,000
Total of Insurance carried ..	\$1,399,000,000

PART II

Summary of Totals

Income (Gross)	\$ 12,236,618
Disbursements	11,008,603
Income (Net)	\$ 1,228,015

Gross Assets	\$ 8,811,067
Admitted Assets	8,562,516
Capital Stock Fully Paid	1,573,090
Surplus-Reserve	5,287,099
Real Estate Owned	1,992,205

Claims Paid in 1925:

Sick and Accident	\$ 2,110,708
Industrial Life	816,980
Ordinary	291,487

Total

Claims paid since org'n. (est.) \$ 40,000,000

Business in Force December 31, 1925:

Sick and Accident	\$ 32,849,300
Industrial Life	73,910,925
Ordinary	57,486,275

Total

Business Written in 1925:

Sick and Accident	\$ 16,096,199
Industrial Life	33,777,189
Ordinary	19,529,806

Total

Name of Company and Location	Total Income	Disbursements	Gross Assets	Admitted Assets	Capital	Surplus Reserve	Real Estate
Atlantic Life Ins. Co., Atlanta, Ga.....	\$1,543,644	\$1,427,228	\$780,334	\$747,676	\$100,000	\$700,834	\$65,700
Atlanta Life Ins. Co., Atlanta, Ga.....	251,328	214,821	240,484	210,999	119,700	89,523	137,200
Guaranty Life Insurance Co., Savannah, Ga.....	275,055	270,019	77,969	71,596	25,000	63,956	.....
Gibraltar Health and Acc. Ins. Co., Indianapolis, Ind.	67,849	68,813	6,285	4,748	Mutual	2,853	.....
Liberty Life Ins. Co. of Ill., Chicago, Ill.....	514,603	391,308	539,248	495,057	175,000	294,812	221,415
Liberty Industrial Life Ins. Co., New Orleans, La.....	270,293	265,632	124,795	116,830	25,000	99,795	.....
Louisiana Industrial Life Ins. Co., New Orleans, La.....	474,492	451,462	143,595	139,814	50,000	91,426	17,813
Mammoth Life and Acc. Ins. Co., Louisville, Ky.....	395,946	348,070	420,837	403,183	200,000	167,659	347,304
North Carolina Mutual Life Ins. Co., Durham, N. C.....	2,157,931	1,728,186	2,826,708	2,750,472	Mutual	2,679,661	550,483
Northeastern Life Ins. Co., Newark, N. J.....	126,837	15,057	113,707	113,707	100,000	10,668	.....
Peoples Industrial Life Ins. Co., Jacksonville, Fla.....	324,715	285,363	155,478	155,478	25,000	124,790	96,011
Pyramid Mutual Ins. Co., Chicago, Ill.....	283,576	276,488	21,921	16,577	Mutual	16,577	.....
Richmond Beneficial Ins. Co., Richmond, Va.....	513,394	492,976	242,558	236,142	25,000	188,159	103,171
Security Life Insurance Co., Tulsa, Okla.....	20,062	17,324	76,679	59,989	33,310	9,273	.....
Southern Aid Society of Virginia, Richmond, Va.....	870,072	783,786	878,703	863,214	85,080	456,435	385,910
Underwriters Mutual Life Ins. Co., Chicago, Ill.....	166,928	158,939	38,202	35,525	Mutual	28,107	30,778
Union Central Relief Association, Birmingham, Ala.....	79,366	79,468	8,592	3,892	Mutual	3,742	.....
Unity Industrial Life Ins. Co., New Orleans, La.....	645,431	652,961	101,278	88,170	10,000	66,629	42,420
Universal Life Ins. Co., Memphis, Tenn.....	104,199	102,043	132,120	130,608	100,000	27,673	.....
Victory Life Insurance Co., Chicago, Ill.....	65,188	72,373	173,007	170,812	100,000	164,527	.....
Afro-American Life Ins. Co., Jacksonville, Fla.....	808,067	741,207	.....	399,267	150,000	.....	.....
National Benefit Life Ins. Co., Washington, D. C.....	2,148,962	2,045,615	.....	1,107,525	250,000	.....	.....
Supreme Life and Casualty Co., Columbus, O.....	128,780	119,464	.....	241,175	.....	.....	.....
Grand Total	\$12,236,618	\$11,008,603	\$8,811,067	\$8,562,516	\$1,573,090	\$5,287,099	\$1,992,205



THE MESSENGER

Name of Company and Location	Claims Paid in 1925				Claims Paid Since Organization			
	Sick and Accident	Industrial Life	Ordinary	Total	Sick and Accident	Industrial Life	Ordinary	Total
Atlanta Life Insurance Co., Atlanta, Ga.	\$362,575	\$192,369	\$26,601	\$581,545	\$.....	\$.....	\$.....	\$.....
Domestic Life and Acc. Ins. Co., Louisville, Ky.	55,744	8,899	9,000	73,643	203,799	23,263	14,650	241,712
Guaranty Life Insurance Co., Savannah, Ga.	76,314	29,850	.....	106,165	.....	.....	.....	1,110,127
Gibraltar Health and Acc. Ins. Co., Indianapolis, Ind.	29,391	.....	.....	29,391	92,731	.....	.....	92,731
Liberty Life Ins. Co. of Ill., Chicago, Ill.	.....	.....	49,589	49,589	.....	.....	94,258	94,258
Liberty Industrial Life Ins. Co., New Orleans, La.	89,153	17,924	.....	107,077	.....	.....	.....	.....
Louisiana Industrial Life Ins. Co., New Orleans, La.	211,002	.....	.....	211,002	806,891	.....	.....	806,891
Mammoth Life and Acc. Ins. Co., Louisville, Ky.	130,667	2,783	.....	133,450	938,678	2,904	.....	941,582
North Carolina Mutual Life Ins. Co., Durham, N. C.	260,027	234,655	196,390	697,041	.....	.....	.....	6,403,168
Northeastern Life Ins. Co., Newark, N. J.	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Ind. Ins. Co., Jacksonville, Fla.	93,732	16,544	6,337	116,613	.....	.....	.....	.....
Pyramid Mutual Ins. Co., Chicago, Ill.	124,957	.....	.....	124,957	233,016	.....	.....	.....
Richmond Beneficial Ins. Co., Richmond, Va.	209,162	15,327	1,500	225,989	.....	.....	.....	.....
Security Life Ins. Co., Tulsa, Okla.	1,976	1,040	.....	3,016	3,504	1,585	1,000	6,088
Southern Aid Society of Va., Richmond, Va.	380,827	.....	.....	380,827	4,015,655	.....	.....	4,015,655
Underwriters Mutual Life Ins. Co., Chicago, Ill.	51,076	4,618	500	56,194	234,010	5,279	.....	239,789
Union Central Relief Assn., Birmingham, Ala.	28,055	.....	.....	28,055	.....	.....	.....	.....
Unity Industrial Life Ins. Co., New Orleans, La.	.....	281,769	.....	281,769	2,205,965	.....	.....	2,205,965
Universal Life Ins. Co., Memphis, Tenn.	.....	11,232	550	11,782	.....	.....	.....	.....
Victory Life Ins. Co., Chicago, Ill.	.....	1,020	.....	1,020	.....	.....	5,520	5,520
Afro-American Life Ins. Co., Jacksonville, Fla.	.....	.....	.....	314,503	.....	.....	.....	.....
National Benefit Life Ins. Co., Washington, D. C.	.....	.....	.....	574,541	.....	.....	.....	.....
Supreme Life and Casualty Co., Columbus, O.	.....	.....	.....	22,054	.....	.....	.....	.....
Grand Total	\$2,110,708	\$916,980	\$291,487	\$4,130,273	\$6,528,284	\$2,238,996	\$115,928	\$16,163,486

Name of Company and Location	Business in force Dec. 31, 1925				Business Written in 1925			
	Sick and Accident	Industrial Life	Ordinary	Total	Sick and Accident	Industrial Life	Ordinary	Total
Atlanta Life Insurance Co., Atlanta, Ga.	\$4,764,481	\$10,532,670	\$3,727,880	\$19,025,031	\$7,167,468	\$11,377,331	\$2,788,200	\$21,332,999
Domestic Life and Acc. Ins. Co., Louisville, Ky.	.....	2,301,356	.....	2,301,356	.....	5,389,634	.....	5,389,634
Guaranty Life Insurance Co., Savannah, Ga.	1,311,837	2,841,243	748,000	4,901,100	534,857	2,049,827	345,500	2,930,184
Gibraltar Health and Acc. Ins. Co., Indianapolis, Ind.	514,169	.....	.....	514,169	321,525	.....	.....	321,525
Liberty Life Ins. Co. of Ill., Chicago, Ill.	.....	.....	8,279,992	8,279,992	.....	.....	6,392,900	6,392,900
Liberty Ind. Life Ins. Co., New Orleans, La.	.....	.....	.....	.....	.....	.....	.....	.....
Louisiana Ind. Life Ins. Co., New Orleans, La.	3,636,362	.....	.....	3,636,362	1,917,891	.....	.....	1,917,891
Mammoth Life and Acc. Ins. Co., Louisville, Ky.	.....	.....	.....	3,684,580	.....	.....	.....	1,305,465
North Carolina Mutual Life Ins. Co., Durham, N. C.	3,717,235	21,518,441	19,090,607	44,326,283	1,790,130	7,717,422	3,160,500	12,668,052
Northeastern Life Ins. Co., Newark, N. J.	.....	.....	211,500	211,500	.....	.....	211,500	211,500
Peoples Industrial Life Ins. Co., Jacksonville, Fla.	.....	.....	.....	.....	.....	.....	.....	.....
Pyramid Mutual Life Ins. Co., Chicago, Ill.	2,079,450	.....	.....	2,079,450	618,535	.....	.....	618,535
Richmond Beneficial Ins. Co., Richmond, Va.	.....	2,227,705	251,500	2,479,204	.....	1,412,366	82,500	1,494,866
Security Life Insurance Co., Tulsa, Okla.	.....	216,768	231,000	447,768	.....	171,370	169,000	340,370
Southern Aid Society of Va., Richmond, Va.	8,103,770	.....	.....	8,103,770	2,348,095	.....	.....	2,348,095
Underwriters Mutual Life Ins. Co., Chicago, Ill.	844,425	918,212	395,875	2,158,512	1,077,950	1,139,711	273,000	2,490,661
Union Central Relief Assn., Birmingham, Ala.	407,211	.....	.....	407,211	324,748	.....	.....	324,748
Unity Industrial Life Ins. Co., New Orleans, La.	.....	.....	.....	6,573,285	.....	.....	.....	317,435
Universal Life Ins. Co., Memphis, Tenn.	3,461,807	347,000	3,808,807	.....	4,519,528	3,815,000	8,334,528	.....
Victory Life Insurance Co., Chicago, Ill.	.....	2,244,495	.....	2,244,495	.....	2,191,706	2,191,706	.....
Afro-American Life Ins. Co., Jacksonville, Fla.	.....	.....	.....	1,196,500	.....	.....	.....	.....
National Benefit Life Ins. Co., Washington, D. C.	.....	.....	.....	43,320,227	.....	.....	.....	.....
Supreme Life and Casualty Co., Columbus, O.	.....	.....	.....	4,495,898	.....	.....	.....	.....
Grand Total	\$25,378,960	\$44,018,201	\$35,527,849	\$164,246,500	\$16,096,199	\$33,777,489	\$19,529,806	\$70,296,094

Name of Company and Location	President			Secretary			Treasurer			Number of Officers and Employees			
	G. F. Herndon	A. P. Hughes	W. S. Scott	C. M. Hayes	S. W. Green	L. T. Burbridge	H. E. Hall	C. C. Spaulding	H. D. Pace	D. D. Powell	J. Holloman	J. S. Gilpice	R. E. Stewart
Atlanta Life Ins. Co., Atlanta, Ga.	G. F. Herndon	E. M. Martin	A. F. Herndon	A. F. Herndon	.....	.....	.....	.....	.....	.....	.....	.....	.....
Domestic Life and Acc. Ins. Co., Louisville, Ky.	A. P. Hughes	W. F. Turner	A. E. Meyrick	A. E. Meyrick	.....	.....	.....	.....	.....	.....	.....	.....	.....
Guaranty Life Ins. Co., Savannah, Ga.	W. S. Scott	L. M. Pollard	L. M. Pollard	L. M. Pollard	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gibraltar Health and Acc. Ins. Co., Indianapolis, Ind.	C. M. Hayes	I. B. Thomas	I. B. Thomas	I. B. Thomas	.....	.....	.....	.....	.....	.....	.....	.....	.....
Liberty Life Ins. Co. of Ill., Chicago, Ill.	S. W. Green	W. H. Lee	W. H. Lee	W. H. Lee	.....	.....	.....	.....	.....	.....	.....	.....	.....
Liberty Industrial Life Ins. Co., New Orleans, La.	L. T. Burbridge	J. D. Brown	A. H. Atkins	A. H. Atkins	.....	.....	.....	.....	.....	.....	.....	.....	.....
Louisiana Industrial Life Ins. Co., New Orleans, La.	H. E. Hall	P. P. Creuzot	J. Deioie	J. Deioie	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mammoth Life and Acc. Ins. Co., Louisville, Ky.	C. C. Spaulding	J. M. Smith	B. O. Wilkerson	B. O. Wilkerson	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Carolina Mutual Life Ins. Co., Durham, N. C.	H. D. Pace	J. M. Avery	E. R. Merrick	E. R. Merrick	.....	.....	.....	.....	.....	.....	.....	.....	.....
Northeastern Life Ins. Co., Newark, N. J.	D. D. Powell	C. I. Hilton	L. C. Bullock	L. C. Bullock	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Industrial Life Ins. Co., Jacksonville, Fla.	J. M. Baker	J. M. Baker	A. J. Pullen	A. J. Pullen	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pyramid Mutual Ins. Co., Chicago, Ill.	J. Holloman	A. J. Pullen	E. J. Carter	E. J. Carter	.....	.....	.....	.....	.....	.....	.....	.....	.....
Richmond Beneficial Ins. Co., Richmond, Va.	J. S. Gilpice	J. T. Taylor	I. R. Brown	I. R. Brown	.....	.....	.....	.....	.....	.....	.....	.....	.....
Security Life Ins. Co., Tulsa, Okla.	R. E. Stewart	E. E. Johnson	W. A. Jordan	W. A. Jordan	.....	.....	.....	.....	.....	.....	.....	.....	.....
Southern Aid Society of Va., Richmond, Va.	J. E. Carter	J. E. Michem	J. J. Wright	J. J. Wright	.....	.....	.....	.....	.....	.....	.....	.....	.....
Underwriters Mutual Life Ins. Co., Chicago, Ill.	G. B. Hawley	H. Strawbridge	H. Strawbridge	H. Strawbridge	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Central Relief Assn., Birmingham, Ala.	J. M. King	W. E. Roberson	P. H. V. Deioie	P. H. V. Deioie	.....	.....	.....	.....	.....	.....	.....	.....	.....
Unity Industrial Life Ins. Co., New Orleans, La.	C. C. Deioie	M. W. Bonner	M. W. Bonner	M. W. Bonner	.....	.....	.....	.....	.....	.....	.....	.....	.....
Universal Life Ins. Co., Memphis, Tenn.	J. E. Walker	V. D. Johnston	R. Hill, Jr.	R. Hill, Jr.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Victory Life Insurance Co., Chicago, Ill.	A. Lewis	W. H. Lee	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Afro-American Life Ins. Co., Jacksonville, Fla.	A. Overton	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Benefit Life Ins. Co., Washington, D. C.	R. A. Rutherford	S. W. Rutherford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Supreme Life and Casualty Co., Columbus, O.	T. K. Gibson	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Total	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

125 1,258 414 261 3,062 210 5,330

Name of Company and Location

Atlanta Life Insurance Co., Atlanta, Ga.	Florida, Alabama, Ga., Kansas, Kentucky, Missouri, Tenn., Texas.
Domestic Life and Accident Ins. Co., Louisville, Ky.	Kentucky.
Guaranty Life Insurance Co., Savannah, Ga.	Georgia.
Gibraltar Health and Acc. Ins. Co., Indianapolis, Ind.	Indiana.
Liberty Life Insurance Co. of Ill., Chicago, Ill.	Illinois, Michigan, Kentucky, Missouri, D. C., Maryland.
Liberty Industrial Life Ins. Co., New Orleans, La.	Louisiana.
Louisiana Industrial Life Ins. Co., New Orleans, La.	Louisiana.
Mammoth Life and Accident Ins. Co., Louisville, Ky.	Kentucky, Arkansas.
North Carolina Mutual Life Ins. Co., Durham, N. C.	N. C., N. Carolina, S. Carolina, Maryland, D. C., Va., Ga., Ala., Fla., Miss., Tenn., Okla., Ark.
Northeastern Life Insurance Co., Newark, N. J.	New Jersey, Delaware, District of Columbia.
Peoples Life Life Ins. Co., Jacksonville, Fla.	Florida.
Pyramid Mutual Insurance Co., Chicago, Ill.	Illinois, Missouri.
Richmond Beneficial Insurance Co., Richmond, Va.	Virginia, District of Columbia.
Security Life Insurance Co., Tulsa, Okla.	Oklahoma.
Southern Aid Society of Va., Richmond, Va.	Virginia, District of Columbia.
Underwriters Mutual Life Ins. Co., Chicago, Ill.	Illinois.
Union Central Relief Association, Birmingham, Ala.	Alabama.
Unity Industrial Life Ins. Co., New Orleans, La.	Louisiana.
Universal Life Insurance Co., Memphis, Tenn.	Tennessee, Missouri, Kansas, Arkansas, Texas.
Victory Life Ins. Co., Chicago, Ill.	Illinois, Missouri, Texas, Ky., Ohio, W. Va., D. C., Maryland, New Jersey.

Number of Officers and Employees:

Officers	125
Physicians	1,258
Clerks	414
Superintendents	261
Agents	3,062
Other employees	210

Total \$,330

Number of States in which Companies operate, 25.

Average wage received, \$900.00 per annum.

PART IV
OBSERVATIONS

From a study of the reports submitted by the companies who are members of this Association and a study of recent compilations of Life Insurance Statistics the following observations are made:

1. From the reports submitted by the members of this Association it is observed that the three ranking and outstanding companies in point of Income, Admitted Assets and Business in Force, each with an income of more than One Million Dollars (\$1,000,000) are as follows in the order given.

	Income	Admitted Assets	Business In Force
(a) North Carolina Mutual Life Ins. Co.	\$2,157,931	\$2,750,472	\$44,326,293
(b) National Benefit Life Insurance Co.	2,148,962	1,107,525	43,320,227
(c) Atlanta Life Insurance Company	1,543,644	747,676	19,025,031

2. It is observed that the North Carolina Mutual Life Insurance Company had nearly \$1,650,000 more admitted assets than the nearest ranking company and had a net income for 1925 of \$429,745.

3. INVESTMENTS: It is observed that about twenty-three percent (23%) of the assets of the companies reporting were invested in Real Estate and First Mortgage Loans, and approximately seventy percent (70%) of the other investments were in liquid form—invested in high grade bonds—Government, State, Municipal and certain classes of Railway Bonds—all of which have a ready market, demonstrating that the investments of the vast sums entrusted to Negro Insurance Companies have been along conservative lines. The element of safety never being sacrificed for greater profits in unsound or speculative investments.

4. It is observed from the study of recent

statistics that the general trend is toward greater investments in Real Estate—the home building type—by Insurance Companies.

5. It is also observed that while the general trend of the Insurance World is toward the mutualization of companies, for good and potent reasons Negro Companies as a special class are leaning toward the proprietary or stock basis, as is evidenced by the number of Mutual Companies recently converted into Stock Companies, and the number of companies recently organized on the stock basis.

6. It is shown from the reports submitted that the kind of insurance upon which the greatest amount of net earnings is obtained with Negro Companies is the industrial life. The apparent reasons are as follows:

(a) With the sick and accident business the moral hazard as it applies to both the insured, the attending physician and the agent is great. Sick and Accident insurance is being looked upon more as a speculative proposition by those seeking insurance rather than as protection against disability.

(b) The ordinary: It seems that the Negro, as an insurance risk, so far as Negro Companies are concerned, is being forced into the Industrial Class, not because too

\$1,240,818,354 was paid to policyholders or about 41% of the total income as contrasted with about 34% of the total income for the twenty-three colored companies.

SUPPLEMENTARY REPORT

In response to the letter given below, addressed to the Metropolitan Life Insurance Company, the following replies were received:

GIBRALTAR HEALTH AND ACCIDENT
INSURANCE CO.

152½ East Court Street

Indianapolis, Indiana July 16, 1926

Metropolitan Life Insurance Co.,
New York, N. Y.

Gentlemen:

Attention: Statistical Department

As chairman of the statistical committee of the National Negro Insurance Association which will hold its annual meeting in New Orleans, Louisiana, August 4th, 1926, I am seeking statistical information from companies insuring Negro risks as to the amount of insurance in force on Negro risks December 31, 1925, in the Sick and Accident, Industrial and Ordinary Life Department; also statistics relative to mortality experience of the various companies with their Negro risks, or any other statistical data pertaining to Negro risks that you might have that would be of help generally to companies writing Negro risks.

We would like, with your permission, to include in our report to the Association whatever statistics the Metropolitan Life Insurance Company might furnish us under the head of Metropolitan Life Insurance Company's experience with its Negro risks.

Thanking you in advance for the consideration given our request, I am

Very truly yours,

C. M. HAYES, President.

METROPOLITAN LIFE INSURANCE COMPANY

Haley Fiske, President

New York City, July 20, 1926.

Louis I. Dublin, Statistician.

Mr. C. M. Hayes, President

Gibraltar Health and Accident Ins. Co.

152 East Court Street

Indianapolis, Indiana

Dear Sir:

I am sending you, herewith, a couple of pamphlets relating to mortality among the

(Continued on page 92)

WOMAN'S MOST SERIOUS PROBLEM

By ALICE DUNBAR-NELSON

E. B. REUTER, in his latest book, "The American Race Problem," makes this comment, "During the past decade there has been a somewhat marked improvement in the economic conditions of the Negroes. This is reflected in the decline of the number of women employed, and in the shift in numbers in different occupations." This statement is followed by a table showing the shift in occupational employment.

From one elevator operator in 1910, the number jumped to 3,073 in 1920. Those engaged in lumber and furniture industries in 1910 were 1,456. In 1920, 4,066. Textile industries jumped from 2,234 to 7,257. On the other hand, chambermaids in 1910 were numbered 14,071, but in 1920 they had declined to 10,443. Untrained nurses from 17,874 to 13,888; cooks from 205,584 to 168,710; laundresses, not in public laundries, from 361,551 to 283,557. On the other hand, cigar and tobacco workers jumped from 10,746 to 21,829, and the teaching profession showed a normal increase from 22,528 to 29,244.

Just what do these figures indicate? That the Negro woman is leaving the industries of home life, cooking, domestic service generally, child nursing, laundry work and going into mills, factories, operation of elevators, clerking, stenography (for in these latter occupations there is an almost 400 per cent. increase). She is doing a higher grade of work, getting better money, commanding better respect from the community because of her higher economic value, and less menial occupation. Domestic service claims her race no longer as its inalienable right. She is earning a salary, not wages.

This sounds fine. For sixty-three years the Negro woman has been a co-worker with the Negro man. Now that she is more than ever working by his side, she feels a thrill of pride in her new economic status.

But—"the ratio of children to women has declined from census to census for both races. The decline has in general been more rapid for the Negro than for the white elements in the population."* In 1850 the number of children under five years of age per 1,000 women from 15 to 44 years of age for Negro women was 741, for white women, 659. In 1920 the Negro birth rate had decreased to 439, the white to 471. While the percentage of children under five years of age had decreased in the case of Negro women from 13.8 in Negro families to 10.9, and in white families from 11.9 to 10.9!

"In spite of the considerable increase in the Negro population and in the increase of the marriage rate, the actual number of Negro children under five years of age was less in 1920 than at any of the previous enumerations."* In 1900 the number of Negro children under five years of age was 1,215,655; in 1910, the number was 1,263,288; in 1920 it was 1,143,699!

And this sharp decline in the face of increased knowledge of the care and feeding of infants; the work of the insurance com-

panies in health, Negro Health Week, public health nurses, clinics, dispensaries, and all the active agencies for the conservation and preservation of health.

One startling fact is apparent. Negro women are exercising birth control in order to preserve their new economic independence. Or, because of poverty of the family, they are compelled to limit their offspring.

The same author, Dr. Reuter, tells us that a recent study showed that fifty-five Negro professors at Howard University had come from families averaging 6.5 children, while the professors themselves had an average of 0.7 children. Some were unmarried, but for each family formed, the average number of children was 1.6. "The birth rate of the cultured classes is apparently only one-third of the masses."

The race is here faced with a startling fact. Our birth rate is declining; our infant mortality is increasing; our normal rate of increase must necessarily be slowing up; our educated and intelligent classes are refusing to have children; our women are going into the kind of work that taxes both physical and mental capacities, which of itself, limits fecundity. While white women are beginning to work more away from home, at present, even with the rush of all women into the wage earners class, in New York City alone, seven times as many colored as white women work away from home.

The inevitable disruption of family life necessitated by the woman being a co-wage earner with the man has discouraged the Negro woman from child-bearing. Juvenile delinquents are recruited largely from the motherless home. That is the home that is without the constant care of the mother or head of the house. For a child to arise in the morning after both parents are gone, get itself an indifferent breakfast, go to school uncared for, lunch on a penny's worth of sweets, and return to a cold and cheerless house or apartment to await the return of a jaded and fatigued mother to get supper, is not conducive to sweetness and light in its behavior. Truancy, street walking, petty thievery and gang rowdiness are the natural results of this lack of family life. The Negro woman is awakening to the fact that the contribution she makes to the economic life of the race is too often made at the expense of the lives of the boys and girls of the race—so she is refusing to bring into the world any more potential delinquents.

This is the bald and unvarnished statement of a startling series of facts. The decline in the birth rate of the Negro. The rise in the economic life of the Negro woman. The sharpest peak of the decline—if a decline can be said to have a peak—is in the birth rate of the more cultured and more nearly leisure classes. The slow increase in the national family life, caused by the women workers not having time to make homes in the strictest sense of homemaking. The sharp rise in juvenile delinquency—in the cities, of course, and among the children of women workers.

And worst of all because more subtle and insinuating in its flattering connotation of economic freedom, handsome salaries and social prestige—the growing use of married women of the child-bearing age as public school teachers, with the consequent temptation to refrain from child-bearing in order not to interfere with the independent life in the school room.

This is the situation. I would not suggest any remedy, make any criticism, raise any question, nor berate the men and women who are responsible for this crisis. For it is a serious crisis. I would only ask the young and intelligent women to give pause.

The new Negro is the topic most dwelt upon these days by the young folks, whom some call, frequently in derisive envy, the "Intelligentsia." In every race, in every nation and in every clime in every period of history there is always an eager-eyed group of youthful patriots who seriously set themselves to right the wrongs done to their race, or nation or sect or sometimes to art or self-expression. No race or nation can advance without them. Thomas Jefferson was an ardent leader of youthful patriots of his day, and Alexander Hamilton would have been dubbed a leader of the intelligentsia were he living now. They do big things, these young people.

Perhaps they may turn their attention, these race-loving slips of girls and slim ardent youths who make hot-eyed speeches about the freedom of the individual and the rights of the Negro, to the fact that at the rate we are going the Negro will become more and more negligible in the life of the nation. For we must remember that while the Negro constituted 19.3 per cent. of the population in 1790, and 18.9 in 1800, he constitutes only 9.9 per cent. today, and his percentage of increase has steadily dropped from 37.5 in 1810 to 6.3 in 1920.

No race can rise higher than its women is an aphorism that is so trite that it has ceased to be tiresome from its very monotony. If it might be phrased otherwise to catch the attention of the Negro woman, it would be worth while making the effort. No race can be said to be a growing race, whose birth rate is declining, and whose natural rate of increase is dropping sharply. No race will amount to anything economically, no matter how high the wages it collects nor how many commercial enterprises it supports, whose ownership of homes has not kept proportionate pace with its business holdings. Churches, social agencies, schools and Sunday schools cannot do the work of mothers and heads of families. Their best efforts are as clucking and comforting to the soul of a child in comparison with the welcoming smile of the mother when it comes from school as the machine-like warmth of an incubator is the a chick after the downy comfort of a clucking hen. Incubators are an essential for the mass production of chickens, but the training of human souls needs to begin

(Continued on page 86)

*E. B. Reuter

THE MONTH'S BEST EDITORIAL

Selected from the American Negro Press, weeks ending January 8, 15, 22 and 29.

By EUGENE GORDON

Well Known Journalist on the Editorial Staff of The Boston Post

THIS matter of selecting the "best" one of any class of things is always full of risks for the foolhardy who attempt it; however, those who explain their methods more often escape wrath than those who do not. As a matter of necessity, especially if one person makes the selection, the method must be arbitrary. If it be arbitrary it must follow certain lines of guidance—certain rules from which no appeal is allowed. Moreover, the word "best," as used nowadays in our appraisal of qualities in stories, books, newspapers, plays, and so on, is far from being an absolute term; at best "best" as thus employed is merely relative, and its relativeness becomes apparent in proportion as the selector of the "best" be a "committee" of one person or of several. For that reason no story or editorial or book or play selected as the "best" should be considered as unqualifiedly perfect; it should be considered merely as having met more thoroughly than any other story or editorial or book or play that was read by the selector the arbitrary rules or tests applied to it.

As there are in other literary forms certain elastic principles which govern them, so are there in the newspaper editorial. For the purpose of this new department, however, the elasticity must be removed, and the principles made hard and rigid. If this were not done the rules would not be arbitrary, and arbitrary they must be, to be effective, in this particular undertaking. I have made for my use a standard rule by which each editorial read during the month will be measured. That one which adjusts itself most nearly perfectly to this standard will be chosen as the best of all those examined.

The "Test"

1. Is the source of the editorial clearly indicated? (Asked for the purpose of determining the soundness of the editorial's premise.)

2. Is the subject so presented that the editorial will appeal to those for whom written?

3. What does the editorial set out to do: (1) explain? (2) convince? (3) entertain? Does it succeed?

4. Is the editorial structurally correct?

a. Does it grip attention with the first sentence?

b. Does it bear evidence of a definitely ordered plan?

c. Is the length of the editorial proportionate to its importance?

5. Has the editorial writer a style suited to this particular editorial and to his readers?

6. Is the writer's style suited to editorial writing?

a. Is the language in keeping with the subject?

b. Is the writer's use of English fairly correct?

c. Is there evidence of prejudice for or against?

d. Is there evidence of exaggeration?

e. Is the composition rhetorically correct?

7. Is the title in every way adequate?

8. Does the editorial accomplish the purpose it set out to accomplish? (This summing up is not to be confused with No. 3.)

The Best Editorial for January

It was impossible to procure editorial pages from all the Negro newspapers, therefore a large number was omitted from the January reading. This situation will be improved in time, we hope, so that all of the papers will be examined each month.

Because it is timely and pertinent; because it goes directly to the root of the cause of the much advertised Negro mortality; because it marshals its facts logically and presents them fairly, without prejudice or bias; because, finally, it achieves its purpose, the editorial below, selected from the Philadelphia Tribune of January 8, has been designated the best of that month. Its title is inept, but, all in all, the editorial surpasses all others of those read.

NOT PROUD OF THIS RECORD

It is universally accepted as true that the Negro in America is a sickly group, constituting, because of unusual and extraordinary sickness, a tremendous drawback in the onward march of the country's progress. THE TRIBUNE, because it is a Race newspaper, is not disposed to blind itself or its readers to the facts in the case. On the other hand, we are interested in seeing that the best possible construction is put on those facts, and that all extenuating or mitigating circumstances are considered before final judgment is passed. The unusual amount of sickness which the Federal, State and Municipal statisticians proclaim to exist in our racial group, has its counterpart, so they say,—and we presume this is a natural consequence,—in death rates that are "unusually high." Using these statistics as a basis for their actions, most of the large white Life Insurance Companies decline to accept Negro risks, and those companies which do accept us give us the lowest types of insurance protection possible.

We have no way of going behind the statistics of these governmental agencies, and we must perforce take them as being accurate. Granted then that these statistics are correct, we ought to concern ourselves with the probable causes therefor, the proper interpretation thereof, and what action, if any, we can ourselves take to rid the group of this stigma.

Dealing with the causes for the unusual amount of sickness among us, we want to lay this down as fundamental that we do not believe that it is due, in any appreciable degree, to a love for dirt and squalor on the part of the Negro. Our detractors, while perhaps they have not said so openly, have at least seemed to imply this. Rather we incline very strongly to the opinion that poverty, more than anything else, is responsible for the condition to which we are directing attention. People live in alleys, and courts, and in slums, because the houses are cheaper and the rent within their ability to pay. The average Negro wants to dress himself and his family properly, but he has to buy the kind—and the quality—of clothes that his means permit. The average Negro desires to feed his family properly, but he has to buy the quantity—and quality—of food that his means allow. There is undoubtedly a degree of ignorance as to proper hygiene, and a neglect to observe certain rather elementary health requirements, but we wonder if statisticians can tell us just how much of this failure is due to lack of facilities?

No interpretation which fails to take into account the low economic status of the majority of this group is fair or just. To broadcast to the American public, and to the world, that the death rate of the Negro is

"unusually high," without any accompanying explanation is preeminently unfair. The impression is given to those who do not know and who, in many instances, have neither the time nor the inclination to investigate, that ten million or more Negroes, living under the best possible hygienic conditions, are a race of weaklings and sickly people.

There is much that we can do, nevertheless, to rid ourselves of this stigma. The obligation rests on our leaders to help reduce the sick and death rates among Negroes to the level of that maintained by the whites. Dr. Algernon B. Jackson, Director of the Public Health Department of Howard University Medical School, is of the opinion that our leaders must, in some way, be persuaded "to think, teach and preach health as the one and most important foundation upon which a people can and must build if they expect to ever reach the standards set by modern civilization."

With positive action on our part, and a clearer recognition by white people that no group can be relegated forever to the lowest rung of the economic and social ladder and still keep step with civilization, there will soon be no reason why we should be considered as "record breakers" in the sick and death rates.

(The Tribune's editor is E. W. Rhodes)

HONORABLE MENTION

These editorials are chosen as "next best": 1. "How the Jews Did It," Chicago Defender, January 15; 2. "Americanizing the Filipino," New York Age, the 15th; 3. "One Day Too Long," Boston Chronicle, the 15th; 4. "The Sale Price of Negro Newspapers," Norfolk

Journal and Guide, the 15th; 5. "Georgia Again," Chicago Bee, the 15th; 6. "Smith and the Senate," Chicago Bee, the 29th; 7. "Nullification," Chicago Bee, the 15th; 8. "A League for Protection," Boston Chronicle, the 8th; 9. "To Our Legislators" and "What About

These, Mr. Candidate?" Chicago Defender, the 29th and the 8th; 10. "What Charge?" Baltimore Afro-American, the 19th; 11. "Liberia Expels Missionaries," Amsterdam News, the 29th; 12. "Data for Senator Reed," Pittsburgh Courier, the 29th.

REBIRTH AND THE NEGRO

By A. SAGGITARIUS

THE seeker after truth, very often, finds himself in strange places and company; disliked by the purely orthodox and shunned by the masses. Truth, old as time, and now imprisoned within a vault built of eras of ignorance, dishonesty and selfishness remains calm, patient and compelling as ever. It yields only to those fearless spirits, ready to face and overcome all obstacles that block the path to its enlightening presence. Once released its power for good becomes the scourge of sophisms, fallacies and all customs without the orbit of reason.

The keys that release it are honesty, work and faith. It is the reward of diligence, as the nectar of the flower, is to the busy bee, and must be sought. The ego or individualized spirit that finds itself bound to and functioning in a black body becomes daily more bewildered by the dense smoke screens surrounding it. Before its awakening the befuddling process proceeds in intensity in the same ratio as his reasoning powers and judgment are developed. These are the products of the brain and the brain is one of the instruments of the ego. When the information, which is being imbibed, becomes indigestible, it is time to examine it carefully under the searchlight of reason, to discover what element is undesirable. By this process of elimination many illusions will be discarded and if the seeker is diligent and faithful enough he will one day stand in the presence of truth—a real radical. Thereafter his mission is to point the road of freedom to those who would be free.

It will be noted that codes of morals have been instituted by leaders of peoples for guidance in their developments. Thus we have a Confucius, a Buddha, a Zoroaster, a Mohammed, a Moses, a Jesus. Since truth presents many phases, each group received that specific phase, suited to their power of assimilation—calculated to produce the greatest results. Nineteen hundred years ago, Jesus, a master-builder, presented another phase of truth to the world. It was the Christian Philosophy and dealt with the Christ spirit—love in its sublime purity. The lofty ideals in all their splendor and power rocked the then Pagan world to its very foundation, as it found lodgment in the hearts and minds of men. Their leavening influence often wading through a sea of blood, as was predicted by the founder, gradually and much distorted, built up the so-called Christian civilization which we boast of today. Its application bears scant resemblance to that which was espoused by its founder. The Christ spirit is universal and teaches universal brotherhood. Another important tenet is Divine justice which predicates an equal distribution of favors, since all humanity sprang from the same source.

At this point, being brought up in one of the many schools of Orthodox Christian philosophy, the rational Negro, surrounded by the seeming injustice to himself and his race, finds his head and heart working at variance. His head stubbornly refusing to sanction that which his heart had accepted as truth. Perturbed by the discord arising

between its sources of information, the ego commences to examine the two most prominent theories of Christian philosophy in the sincere hope of finding the cause of disagreement.

Both theories agree in being dualistic, ascribing some facts and phases of life to a visible and also an invisible state of existence. Orthodox Theology teaches that the birth of each child ushers a newly created soul into the arena of life. That at the end of a more or less short period of existence in a material world, it passes out by way of death to a super-physical existence to return no more. Its happiness or misery in the latter plane is entirely dependent on its behavior during earth life.

The Theory of Rebirth holds "that each soul is an integral part of God, enfolding all divine possibilities as the seed enfolds the plant; that by means of repeated existences in an earthly body of gradually improving quality, the latent possibilities are slowly developed into dynamic powers; that none are lost by this process, but that all mankind will ultimately attain the goal of perfection and reunion with God." The former theory is the one most generally accepted and certainly among Negroes in Christian countries. However, it would seem that Jesus taught rebirth to his disciples, because he was once asked by them, "Who did sin, this man or his parent, that he was born blind?" and he showed no surprise in giving the reply, "Neither hath this man sinned, nor his parents; but that the works of God should be made manifest in him."

It is quite obvious that had he not before taught Rebirth and the Laws of Consequence he would consider the question stupid, since one could not then sin before birth. He, however, recognized the fact that the divine part of man the God—had committed an error in a past existence and was now suffering from a defective vision so that the spirit would receive necessary enlightenment through suffering.

When the lofty philosophy taught and lived by its founder is compared with that which is thrust by the ruling classes of today upon the ruled, it becomes quite noticeable that the process of adulteration has been active. Intense selfishness and arrogance have been injected to becloud the truth and light; producing doubt where belief ought to be and distrust where faith is most needed.

A liberal dose of this spurious dogma is often employed by powerful nations in colonizing along with rum bottle and sword. Some more may be found defending the sacred rights of southern lynching brutality, after an especially atrocious lynching has been enacted.

Another form is evidenced when the Big Brother Government rushes an army into the Little Brother's territory to stop him from trying to take the necessary steps in improving his pitiable condition. The crowning glory of this gigantic fraud is that the curse of a drunken father, on his sober son, who was amused at his bibulous antics, has doomed an entire race forever to be the proverbial "hewers of wood and

drawers of water." Ridiculous, is a mild term to characterize it, when the above is taught in conjunction with the idea of Divine justice, the fatherhood of God and the brotherhood of man.

The theory of a short earthly existence followed by long heavenly one or its severe and wholly unfair alternative in hell, may have been instituted for developing faith in evolving man. Surely with Negroes and men in slavery the belief in permanent heaven was the only thing that made their earthly existence endurable and may have been given as an anesthetic by the spiritual intelligences in guiding them over an especially thorny period of their growth. However that may be, the good has not been unmixed because a spirit of dependence, impractical and visionary, has been produced. There is also unceasing prayers without adequate work and that fosters the idea of getting something for nothing. There is a striking similarity to "playing the numbers" or issuing checks with no bank deposit to make it good.

Viewing the tragedy of Negro life as daily seen: under this theory God becomes a monster of cruelty, and Divine justice the grim joke of a mere Machiavelli. Surely there must be a mistake here, since the result under analysis is so unsatisfactory, even ludicrous.

The theory of rebirth with the attendant law of cause and effect has much to commend it, for a rational solution of perplexing problems of life. In the first instance, Deity is relieved of many accusations now current and the progress of the human race is left to its individual and collective efforts. The second idea is that the present unsavory condition is the result of past action, and may be remedied by taking proper care of the present. The future will be dependent on the present effort and that develops independence.

The third idea is since our material existences are schools for gaining knowledge, through experiences, and each virgin spirit was placed under similar conditions no blame can be justly attached to Deity if it did not make the best use of its opportunities and lagged behind whilst others forged ahead. Thus the law of cause and effect when coupled with free will reasonably points out a method of divine justice.

Another important feature is that the fear of death and the often hopeless leap in the unknown beyond will be removed. One ought to be brave enough to accept the fruits of his own sowing without whining. Since religions of all kinds are codes of morals given by men of high spiritual attainments, for the guidance of their brothers, it is necessary to follow that which is best suited to your development. That which your head approves and your heart accepts.

Since man is a composite being, then both the material and spiritual sides need development and it would be serious to deprive him of the means for doing the one or the other. They are dependent.

Fortunate are those whose unfoldment has given them a rational and satisfying

(Continued on page 92)

INSURANCE—ITS NECESSITY AND VALUE

ITS PROBLEMS AND ITS FUTURE

By GEORGE W. LEE

Memphis Dist. Mgr. Atlanta Life Ins. Co.

LIFE INSURANCE is the one line of big business in which Negroes have succeeded in a way that measures up to the American standard. In this field, more than any other, they are establishing for the Race a trade mark of competency and 12,000,000 people are being lifted far above the economic level that they formerly occupied.

The earliest record of Negro insurance shows that the first company organized was in Philadelphia, 1810—just sixteen years after the first white company was organized in America, and thirty-nine years before the organization of the New York Life Insurance Company. The American Insurance Company was built on the order of our sick benefit society.

The Southern Aid Society, Richmond, Virginia, was organized in 1892; the North Carolina Mutual of Durham, North Carolina, organized in 1898; the National Benefit Life Insurance Company, Washington, D. C., organized in 1898; these were the first to sound the depth and give volume to the voice of Negro companies that were crying out in the wilderness of unexploited insurance possibilities. However, the perfection of Negro companies by placing them upon the legal reserve plan, did not come until 1909. The Mississippi Beneficial Life Insurance Company of Indianola, Mississippi, and the Standard Life Insurance Company of Atlanta, Georgia, started almost simultaneously, the Mississippi company preceding the Standard by six months.

Heman Perry started the organization of Standard Life in 1908, but did not succeed until the following year, when A. F. Herndon of Atlanta, Georgia, T. H. Hayes of Memphis, Tennessee, and six other men came to his rescue by signing a \$60,000 note, making it possible for the organization of the Standard Life in 1909; thus, the seed sown in Philadelphia back in the twilight period of Negro development blossoms forth today in more than thirty-three life insurance companies owned and operated by Negroes.

The rapid growth of these companies in thirty-three years must not be construed as a voluntary effort on the part of the Negro to better his economic condition. This, of course, played some part. Prior to the advent of Negro life insurance companies, white companies would not place large policies on Negro risk. The Metropolitan being the one exception. And, even the Metropolitan would only accept them as sub-standard risk, charging almost double the amount of standard premiums. These white companies claimed that, in view of the high death rate among Negroes, the issuing of anything other than a small industrial policy was a dangerous experiment. Even the preferred class, such as doctors, lawyers, bankers and school teachers, had no more classification than a railroad brakeman—they were all regarded as sub-standard risk.

I shudder now as I think of the number

of widows in the past who were denied protection when their husbands' earning power had been cut off by premature death and when the necessary life insurance coverage could not be obtained from these

white companies. It is fearful to think of the number that was denied educational policies for their children. These uneducated children have grown up to manhood and live today unseen and under-developed; stunted from the very beginning, because their fathers died when they were young and left them no means of obtaining an education; they live today upon deserts of buried hope. The obstruction in the development of their minds became a racial waste. And who can estimate the loss the country has suffered failing to realize the value of the full development of this unexploited man-power?

Out of such a background of despair, the Negro old line companies were born, fed by the discrimination of white companies that drove the Negro public to them. They grew by leaps and bounds and in a short while were able to carry the best forms of insurance protection to the firesides of the humblest homes.

White companies, noting the growth and prosperity of these Negro concerns, began to realize that money could be made by issuing large policies on Negro risk and that the high death rate theory was a myth. They, therefore, began in large numbers to compete for Negro business.

It is not to be denied that the Metropolitan carries more insurance on Negro lives than all the combined Negro companies in America. Still, the Metropolitan is doing less to increase his economic progress, to increase his standard of living, to increase the comfort in which he lives and stimulate the growth of wealth among Negroes than any one of these Negro companies. Yet, the thirty-three or more insurance companies have outstripped every other agency in Negro business today. More than a million and a half Negroes are carrying insurance in these thirty-three companies, which, when translated into dollars and cents, means \$229,000,000 of business in force. Of course, this is small when compared with \$1,110,000,000 that Negroes are carrying in white companies; and still smaller when compared with \$73,581,675,814 of insurance

in force in the United States, 1925.

An analysis of the reason why white companies are carrying more business on Negroes than Negro companies will show three major reasons:



First: White companies have been in the field longer.

Second: A large number of Negroes have "white points of view" and have naturally more faith in white companies. Though Negro companies are subject to the same supervision of white insurance commissioners and must qualify by the same laws that regulate the white companies.

Third: Negro agents, as a whole, are just beginning to acquire the fundamentals of scientific salesmanship.

This \$229,000,000 of insurance carried on the books of these thirty-three or more companies represent the Negroes' greatest economic achievement. It is a sum greater than the amount of money on deposit in the savings banks in the United States in 1894; it is a sum equal to the amount of money in circulation in the United States, July 1, 1895; it is a sum larger than the surplus shown by the United States Treasury Department for the last six months of 1925; it is a sum greater than the amount required to build the St. Lawrence ship-way from the Great Lakes to the Sea; it is a sum almost as great as the revenue of 52,168 post-offices in the United States in 1921; it is a sum twice as great as all the Negro church property in the United States today; it is a sum greater than the resources of seventy Negro banks in the United States.

It would not be out of place here to take a peep at the historic background of some of these companies that are leading the way to economic emancipation:

THE NATIONAL BENEFIT—Twenty-eight

years ago, Samuel Rutherford with \$6.00 in his pocket rented a room in an old building. Here he laid the foundation of the National Benefit which today operates in 24 States, employs 2,000 people and through the years of its existence, through business depressions, under the pressure of panics, it has never failed to declare a dividend on its stock. It has \$50,000,000 of business in force.

THE NORTH CAROLINA MUTUAL was founded in 1898 by John Merrick and Dr. A. M. Moore. Its continuous growth for 28 years has from the standpoint of assets placed it in the forefront of all Negro companies. Its income in 1925 was \$2,157,931.29. The work this company has done in applying the principles of co-operation to Negro life cannot be measured. It has \$44,326,283 of business in force.

THE ATLANTA LIFE INSURANCE COMPANY was organized in 1905. A. F. Herndon purchased a defunct benevolent association, the Atlanta Mutual. The venture for him was a doubtful one, but, like everything that Herndon has ever touched, it turned to gold. The Atlanta Life Insurance Company today is capitalized at \$100,000, fully paid, has an annual income of \$1,500,000, employs more than 700 workers. Its admitted assets \$828,555.60. Its surplus of \$100,916.17, backed by the wealth, honesty and integrity of A. F. Herndon, has justly won for it the name of "Atlas of Negro Insurance Companies."

THE UNIVERSAL LIFE INSURANCE COMPANY of Memphis, Tennessee, began business in 1924, under the leadership of Dr. J. E. Walker, former president of the Mississippi Life Insurance Company, who, having been voted from his position by a majority stock, stepped out into a new venture, sold \$100,000 stock in six months and launched a new company. In 1926, he raised \$200,000 and bought from the Southern (a white company) the industrial business of the old Mississippi Life. If the confidence of Negroes was shaken by the Standard Life buying the Mississippi Life and then turning the business of both companies over to a white concern, this confidence should certainly be stabilized by the brilliant achievement of the Universal in redeeming the Mississippi Life to the Race.

THE SUPREME LIFE AND CASUALTY COMPANY, Columbus, Ohio, was organized in 1921, under the leadership of T. K. Gibson. Its growth has been marvelous. It enjoys the distinction of being the first old line life and casualty company of the Race organized in a Northern State.

THE AFO-AMERICAN of Jacksonville, Florida, leads the field in life extension service. A free clinic is operated for its policyholders; nurses make daily visits to the homes of its sick members.

THE LIBERTY LIFE INSURANCE COMPANY was organized by Frank L. Gillispie in 1921. Its present capital stock is \$175,000. Liberty Life is the best advertised company in the Race. Its unique advertising campaign has brought dignity and prestige to Negro life insurance and won attention for the company from every section of the land. The company, under the leadership of Dr. M. O. Bousfield, for 1926 paid for \$4,742,739 of business, closing the year with \$10,186,111.09 of business in force.

THE DOMESTIC LIFE AND ACCIDENT INSURANCE COMPANY under the leadership of

G. P. Hughes closed the year 1926 with assets \$277,894.16. Insurance in force \$6,581,945.50, and since September, 1921, has purchased a home office building valued \$150,000, and established an income of \$269,820.23.

Out of the fog of circumstances the NORTHEASTERN LIFE INSURANCE COMPANY has arrived, and under the leadership of Harry Pace is destined to take rank with the leading companies.

There's another part of this story that must be left untold. The story of those agents who bore the burden through the twilight period of insurance development; their examples induced many men into the ranks.

L. H. Haywood in introducing a double book system for industrial insurance has coined a new idea for insurance system.

The National Negro Insurance Association was organized in Durham, North Carolina, 1920, with C. C. Spaulding as its first president. It serves as a clearing house for insurance ideas and an assembly point for insurance agents of all companies. It seeks to improve the relationship of companies and pleads for enlightened self interest for the agents on the field. The following companies were members in 1926:

North Carolina Mutual, North Carolina; Liberty Life, Illinois; Universal Life, Tennessee; Domestic Life and Accident, Kentucky; Pilgrim Health and Accident, Georgia; Gibraltar Health and Accident, Indiana; Citizens Industrial, Louisiana; Pyramid, Illinois; Winston Mutual Life, North Carolina; Southern Aid Society, Virginia; Douglass Industrial, Louisiana; Atlanta Life, Georgia; Richmond Beneficial, Virginia; Mammoth H. and A., Kentucky; Afro-American, Florida; Supreme Life and Casualty, Ohio; Peoples Industrial Insurance, Florida; Victory Life, Illinois; Louisiana Industrial, Louisiana; Peoples Industrial Life, Louisiana; Unity Industrial, Louisiana; Liberty Industrial, Louisiana.

Notwithstanding the \$1,399,000,000 of insurance carried by Negroes in all companies, this does not by any means establish the human life value of 12,000,000 people. Fully 85 per cent, says Mr. Hubner, of our combustible values are insured against fire losses and less than 10 per cent of the insurable people of the Race have actually been covered with a sufficient amount of insurance protection. Yet the human life value is far more intrinsic than the property values. There are a smaller number of houses burned out of each 100,000 builded than there are human life losses in each 100,000 people. And, in these human life losses, the immediate family and society as a whole, lose values that cannot be estimated or replaced.

The laity think of life insurance as a proposition whose values will be realized only at death. The fact that every community must maintain poorhouses and orphan asylums, that every community government must operate charity, and that out of each 100 men beginning at age 25, 54 are paupers at age 65, prove the need of life insurance to prevent dependency.

The pay of the wage earner is so small that it barely satisfies his need for the immediate present. Thus, if adequate provisions are to be made for the future, adequate life insurance must be considered as an essential, equal in importance to food, clothing

and fuel. Professional men, as a rule, do not carry the amount of insurance that will enable their families to maintain the same standard of living that they were accustomed to during the lifetime of the "breadwinner."

The woman accustomed to a high standard of living and who finally reaches the arctic region of old age and then falls into a condition where she must seek charity is a sad climax.

The 9,000 agents that enter a million homes each week are not only carrying the message of thrift and practical economy but are carrying the message of pride and self-respect as well.

Some of the problems of Negro insurance companies are competing successfully with white companies, with a shortage of competent, skilled and qualified man-power.

Too many of the intelligent men of our group seek to be doctors, lawyers, teachers; too few are attracted to business. There is not an accredited Negro college in the country that teaches the science of life insurance. Thus, these insurance companies are put to the test of exploring the field for native leadership and potential man-power, and when found, to turn their business into a kindergarten for the purpose of developing the vital forces necessary to give to the public better service and efficiency than can be obtained from their competitors.

A course in life insurance adopted by our leading colleges would not only prepare men for life insurance careers but would teach students—the men of tomorrow—the economic value of life insurance. With this information in hand, they would cover their life values with adequate insurance protection and thus increase happiness, stabilize the future home and make poorhouses a relic of the past. The amount of misery, dependency, poverty that exist in America today is tragic. The thousands of students coming out of school would enter upon life with definite ideas as to the functions of life insurance in the eradication of the great evils that confront us today.

The disaster of 1923 proved the strength of Negro companies. An investigation of the Southern (a white company)-Standard Life-Mississippi Life deal revealed a dark plot on the part of a group of white capitalists to drive the Negro from the field of insurance. The controlling stock of Standard Life was obtained by a group of white business men and an effort was made to buy up and merge every company with Standard Life on the pretense of building one great Negro insurance company. But in truth, it was a plan to place these Negro companies under the dominion of whites who already held the controlling stock of Standard Life. This writer at that time was vice president of the Mississippi Life Insurance Company, with the aid of M. S. Stuart and the district managers frustrated their plans by fighting the case of the Mississippi Life in the courts of Mississippi. And, when the courts decided in the whites' favor, this writer led an insurrection against the deal, while M. S. Stuart, general manager, remained with the business and held the remnants of the agency force until a group of Memphis capitalists took advantage of the option of the Stuart Anderson contract acquired from the whites, who had become frightened by the wholesale walk-out of the Negro

(Continued on page 92)

SECRET EYES

By J. LeC. CHESTNUT

Mr. Chestnut is President and General Manager of the Domestic Credit Bureau, Inc., 2289 Seventh Avenue, New York City

SOME months ago there passed across my desk before filing, a copy of a report rendered to one of our large insurance companies on a professional man, in one of the Eastern cities, who was an applicant for insurance. The summary of the report related the unfortunate incident of this man's having betrayed a trust relationship a few years back. Fortunate for him, however, he was not haled before the court.

Whether or not the insurance company in question felt, in view of the moral hazard involved, and especially so in view of the type of policy sought, which we did not know, that the risk was undesirable, our company did not learn. The duty of inspection service ceases with the cold, bare reporting of facts—facts of all and every type, favorable and unfavorable. Our role is that of court reporter, not prosecuting attorney.

What we do know, however, is that this same professional man was arrested a very few months after our report, was quickly convicted of misusing funds that again had come to him in a trust capacity, and was sentenced to the penitentiary. He was not quite so fortunate this time. Nor was our client the insurance company, if they accepted him. That brings me now to the point of this specific incident.

The convicted man's family was hardly in any position to keep up insurance on him when his earnings ceased. This, of course, meant a lapsed policy, and this in turn meant money lost for the insurance company; for an ordinary policy must stay in force for at least one year for the company insuring not to lose.

Inspection charges are very reasonable. In the case under consideration the report charge was \$1.00. There were possibilities for the company to save a neat sum; not so large by itself, but these moderate drains kill off surplus and measurably decrease profits. This is a simple phase of what is termed moral hazard or risk confronting insurance companies. And the indiscriminate placing of these moral hazards on the books can but have one ultimate result—needless expenditure to the insurance company so doing.

Let me give you another incident involving the moral hazard. Not so long ago one of our operatives was at work in a nearby town. He came in direct contact with the prospective insurance risk, who, unaware of course to whom he was talking, dilated on the wonderful speed powers of his auto, of how he liked to go for night rides on wild gin parties, and "step on it" out on the open highways. The heightening of death possibilities above the normal rate based on the American mortality table for men of the age and occupation of the applicant in question, are so plain that the import of this moral hazard tells its own tale.

Now turn to another phase of inspection service, the prevention of fraudulency. Nearly a year ago there passed over my desk a death inspection, one of the most interest-

ing and at the same time one of the most daring pieces of conspiracy to defraud an insurance company through falsely secured insurance that it will probably ever be my good fortune to help ferret out.

The party in question carried a policy for a neat sum—four figures and beyond the two thousand mark. An inspection of the causes of death showed that the deceased suffered from a complication of diseases running in the train of an old kidney-heart condition. Technically it was a quasi chronic cardio-renal case, the bane of insurance companies. The deceased had carried his policy but a bare three months at death; yet a thorough inspection revealed that the dead person was knowingly suffering from a cardio-renal condition for from six to eight months previous to death, and had willfully and knowingly misrepresented the facts to the insurers at the time of the issuance of the policy.

But here comes another and more startling revelation of this inspection. The doctor who gave this applicant the medical examination for the insurance company was the applicant's personal physician, and despite knowledge by the physician of these conditions, he became a party to the conspiracy to falsely warrant. Last, but not least, a close relative of the physician in the case was the agent who wrote the insurance.

The average form death inspection, which revealed these facts, costs from \$3.00 to \$5.00. You can figure for yourself how much the company was in, for in fraudulent cases and false warrants, no court in the land would sustain the beneficiary's endeavor to collect the face of the policy.

So also many tendencies or apparent indications may present themselves to the insurance authorities and insurance medical examiners that are easily explicable and are capable of exact, proper and helpful interpretation where the intimate backgrounds that are found in the summaries of confidential reports are read.

And now, despite the temptation to go on telling "true story" incidents, it becomes necessary to lead readers a little more in the technicalities and generalities of the science of inspection, hoping that the way has been paved for the mind of the average intelligent lay reader, who scans this article, to grasp better the gist after such illustrative preparation.

The rates for insurance are fixed by interpretations of actuaries based on figures in the American Experience Mortality Table. These statistics as to causes and numbers of deaths for each age in America, taken over a sufficient long stretch of time and with practically all sources of gross error eliminated, offer a sure basis for computations for insurance rates or amounts of premium payment. Further analysis also allows for a setting of rates for definite classes of insurance buyers in the light of their classification as favored or less favored because of the degree of risk incident upon occupations.

On this basis some are rated up; others get a lower premium rate.

Medical examination with its investigations and interpretations of sympathetic indications has also made the application of the law of averages as above explained a relatively certain process for insurance.

But despite these definite aids, insurance companies soon began to discover that each risk insured was a human being, with certain positive, individual characteristics, which no law of averages nor series of card-indexing findings could interpret or reveal.

It was also seen by insurers of men and women that these vital human proclivities played a distinct part in a complete evaluation of the risk involved. The figures and facts scientifically collected through statistical collection and medical examination made the law; the individual elements, personal things defying general classifications, were the exceptions. Again necessity was the mother of invention and confidential, individual reports on each applicant, came into use with the result that the very definite increase in mortality, explicable often on the basis of individual moral hazard, was cut down in a decided manner.

Losses for insurance due to connivance and conspiracy, although never present in a widespread sense, were eliminated almost wholly in those relatively few instances, which were all too frequent for the good of insurance companies. The net profit of a few \$1,000 or \$2,000 losses per year, due to conspiracy between insurance applicants, agents and doctors, or even due to laxity on the part of hurried physicians, if carried over a course of years can spell the difference between brilliant success or mediocre accomplishment for the company insuring under such unbusiness-like conditions.

Right in this connection, too, a word on the so-called inspection policies followed by some of our companies might be treated in a constructive manner. Some of our companies employ state supervisors to whom is assigned simultaneously the mixed duty of increasing the amount of insurance sold by agents, and inspecting applicants for protection written by their own force. From such a mixed practice, no measure of satisfaction can result. In fact, when it is used, the company involved is never satisfied with the results, and the mortality rate is unreasonably and inexcusably high.

The reason for this is obvious. Whenever a man is in any way responsible for increased sales, and especially when he has to get it through a multiplication of the sales efficiency of numerous agents under him, such a man has therein an ample and all absorbing task. Furthermore, a man in this capacity is valued by the company, whether that company is aware of it or not, most largely by the increased business he puts on the books; consequently he is handicapped thus at the outset in another way.

In addition the mass aggregate of increased business resultant from the work of the agents under this supervision is de-

(Continued on page 98)

THE BUSINESS OF INSURANCE

By HARRY H. PACE

President, Northeastern Life Insurance Company, Newark, N. J.



LEFT: SOUTHERN AID BLDG., WASHINGTON, D. C. CENTER: STAFF OF UNDERWRITERS INS. CO., CHICAGO, ILL. RIGHT: OFFICE OF NORTH EASTERN LIFE INSURANCE CO., NEWARK, N. J.

THE business of insurance among Negroes is already the business of the Race in point of capital employed, territory covered, number of persons engaged in it, and point of accumulated assets. It has had a remarkable growth in the past fifteen years, but that growth in my opinion is only the beginning of the possibilities of the business.

It is a business in which no saturation point can ever be reached. As long as people are born and grow up and marry and have families there will always be new prospects for insurance in an increasing number and amount. With twelve million or more colored people in this country at the present time woefully under-insured there is no need for anyone to begin to be alarmed lest the field become overcrowded. Even if the colored companies had an average policy of

\$1,000 on one-half of this number they would have insurance in force of over six billions of dollars. The amount of insurance in force in colored companies up to this date is even less than five per cent of this amount. So that there is still ample room for an intensive development for new business.

The chief problems confronting the insurance business are the same problems that confront all Negro businesses. The first and foremost of these is the necessity of an aroused Race consciousness that will cause a Negro to stop and think when he gets ready to spend his money. If he plans to buy groceries and there is a colored grocer who can give him the same goods at the same price he ought to buy his groceries from a Negro. If there is a colored life insurance company that can give him the same

protection that a white company can give him he ought when he wants protection give his business to the colored institution. If this Race consciousness, which involves a feeling of duty in patronage, became dominant in the Negro mind the other problems would solve themselves. We would have enough business so that the law of average would take care of the increased mortality among colored people; and we would have tremendously strong and big organizations that could give to our folks insurance coverage at rates equal to the rates charged by white companies to white persons. While statistics prove that Negroes die faster than whites, the figures taken are always on a smaller number of Negroes than on whites. And, if it were possible to take averages of a company with hundreds of million dollars' worth of insurance on colored people, I believe that the results would be very different from those which have been published. I do not believe that Negroes die faster merely because they are Negroes, but they must of necessity die faster because the city governments of the large centers in which our people have lived for generations have been unfair in the expenditures of public moneys in Negro sections of the cities. They neglect paving and sewers and sanitation generally and then penalize us because we get sick as a result of this neglect and die faster. They withhold a public school education from the masses and then charge us a premium because we are ignorant and do not know how to take care of ourselves and develop along right lines.

The value of the Negro insurance company in the development of a Race can not be estimated in a pure dollars and cents equation, and it is a factor that will enter into our racial life in a more powerful way the bigger our companies grow and are able to serve.

We need the colored life insurance company, first, for the protection which it gives to its policyholder and the help which it furnishes to the individual in accumulating an estate of large proportions. There is no way by which an individual can accumulate a large estate as quickly as through the medium of a large amount of life insurance.



HOME OFFICE, SUPREME LIFE AND CASUALTY CO., COLUMBUS, O.

And with the accumulation of large individual estates we become a Race of large accumulations.

Second, there is an economic factor in the protection of other forms of accumulated wealth in that the life insurance companies of this country are the biggest investors in real estate mortgages. By the very nature of the business most of the funds of a life insurance company must go into first mortgages on real estate. If the colored companies have large amounts of money to invest it will inevitably follow that these investments will be in first mortgages on property owned by colored people. The companies will have to seek out and find profitable and safe investments and there will always be a supply of money of this kind to meet every Negro need. The result of such a condition would be the property accumulations made by Negroes would be safe from the foreclosure proceedings, which have too often followed in the wake of collusion between white lenders of money and those who desired to take a Negro's property from him. For nearly sixty years the Race has been accumulating and buying and taking title to property only to have it revert to a white ownership after a very large portion of the purchase price had been paid.

The third and most important contribution that the life insurance companies make towards our racial development is the opportunity of employment which they give to trained young men and young women who might not find opportunity for such employment elsewhere. Any one who has seen the thousands of white girls and boys who are pleasantly and profitably employed by the white insurance companies and who have realized the denial of such employment to our own boys and girls can not but appreciate this fact. If Negroes were employed in at least one of the large insurance companies in proportion to the amount of premiums contributed to that company by Negroes there would be several thousands employed drawing lucrative pay. Yet not even a single Negro is employed in this particular company in any capacity.

No one need be alarmed as to the growth in number of the Negro life insurance companies. Notwithstanding many new companies have entered the business in the past few years there are not even yet enough to adequately cover the field and to get all the business that they ought to have. Helpful competition is a good thing for an organization. The need at the present time is more new business for each company rather than the growth of a few companies through the absorption and swallowing-up of the smaller ones. There is not yet any "cut-throat" competition among Negro life insurance companies and even though the number should double this condition need not arise for many years to come.

Views of Others on Problems Confronting Negro Insurance Companies

So far as Negro business is concerned, and insurance in particular, our company is in a class by itself, inasmuch as it is, to our knowledge, the only stock fire insur-

ance company owned and operated by Negroes.

The most important problem confronting us is that of competent agents (both from the standpoint of training, which includes aptitude) and capital.

Contrary to other classes of insurance agents, a man who sets up as a retailer of fire insurance must not only have the agency approach, but must be able to capitalize his business adequately to care for his clientele or customers.

The fire insurance business as operated in America is run on what is known as the American Agency Plan, and the agent is called upon to maintain, as it were, a dual capacity, in that he must represent his customer, whose interest he must protect, and at the same time he must acknowledge his responsibility to the company whose agent he is. Through years of practice white men who have acted as insurance agents have acquired a certain facility which makes it easy for them to maintain this dual capacity, but with our group the experience has been exceedingly short and the group has been further handicapped on account of lack of capital. Time, however, will no doubt remove these disadvantages.

The Negro insurance company, whether in the life, fire or casualty group, which includes fidelity, surety, plate glass, burglary, theft and allied lines, would justify itself in the training it gives in salesmanship. The white man controls the fields of finance, transportation, manufacturing and retailing, and in none of these is the Negro given the chance to develop as a salesman. The Negro company, because its customers are invariably Negroes, chose to use Negro salesmen, and without attempting the role of prophet it is not hard to see emerging from this group men and women with the training and background necessary for entrance into other fields of endeavor.

All this is said with regard to the developing of salesmen can be said with equal emphasis about the training and developing of financiers or investors. The Negro insurance company, therefore, is a potent training camp that is doing yeoman's work in this capacity. It is needless to state that some Negro companies have been known to pay substantial dividends, which justify also their existence.

It is hard to suppose that a substantial benefit can accrue to the group from a consolidation of the existing companies. Certainly, we shall throw our influence against any such attempt.

W. G. PEARSON, President,
Bankers' Fire Insurance Co.,
Durham, N. C.

(a) What are the important problems confronting the Negro insurance companies?

1. Converting Negroes to purchase insurance from their own companies.
2. Lack of super-salesmanship in Negro agents.
3. Lack of self-confidence in Negro agents.
4. Disregard of Negro agents for method and supervision in their development.

5. Lack of initiative and studiousness in our agents.

(b) The value and necessity of the Negro insurance company in relation to group advancement.

1. It assembles a workable financial asset from all stations of Negro life.

2. It gives financial strength to our group and promotes economic progress.

3. It gives relief to widows and orphans at the most opportune time.

4. It creates a capital that will save homes and perpetuate family ideals.

5. It creates high-classed employment for the competent among us.

6. It creates an estate at the smallest possible outlay.

7. It gives aspirations to those who saw, but slightly, a coveted hope.

8. It relieves the public of much of its unpleasant burden of contributing to charity.

(c) The advisability of consolidation of the many companies. Consolidation should carry the following purposes:

1. Increased assets and enlarged service.
2. Minimize operation expense and produce better service.
3. More capable management and more active development.

J. E. JOHNSON, Secretary,
Security Life Insurance Co.,
Tulsa, Okla.

I think there are two important problems confronting Negro insurance companies. One is the big job of attempting to place an industrial population on an ordinary basis, using insurance terms. The other is the immense problem of agency building. This is the larger problem and, if successful, would, I think, solve the other. The Liberty Life Insurance Company last year appealed to the graduates of about ten Negro colleges in an attempt to interest them in this class of work. Making successful salesmen is a challenge, not only to the heads of these institutions, but to the young Negro.

As to the value and necessity of Negro insurance companies, it is quite possible to imagine all of our social ills being cured from a financial viewpoint through life insurance. To me, this admits of no arguments and it seems that it must be done with colored companies.

I do not think that there are too many colored companies. In my opinion, if our companies are able to solve the agency problem, there is no necessity for consolidation. Any company, however, which continues to fail in this should be consolidated.

M. O. BOUSFIELD,
President, Liberty Life Insurance
Company of Illinois,
Chicago, Ill.

Every real New Negro Is Insured in
a Negro Company!
Are You a New Negro?



Business & Industry



The Mechanics and Farmers Bank of Durham and Raleigh, N. C., has launched a sixty day drive for increase of depositors, the goal being \$50,000. Almost half of this amount has already been deposited. *Those North Carolina folks are wide awake.*

Extensive plans have been completed for the enhancement of Gulfside, the Negro summer resort at Waveland, Miss. This resort has a mile and a quarter of beach, 356 acres of shade trees and lawns, and a two-story hotel (Jackson House) with electric lights, telephones and sleeping porches. Various summer schools and classes are held there. *It's a nice place, folks.*

Judge William C. Hueston of Gary, Ind., has been unanimously elected President of the Negro National Baseball League. *So we have our Czar of Baseball, too.*

Three thousand Negro farmers from all parts of the South, attending the thirty-sixth annual farmers' conference at Tuskegee Institute in the middle of January, pledged themselves to a reduction of cotton acreage, increased production of food and feed crops and to lower production costs through better business methods in 1927. *Quicker we get away from the one-crop system the better off we'll be.*

During the week of January 22-29th, the National Bank Examiners made their semi-annual examination of the Douglas National Bank of Chicago. The resources of the bank amounted to \$2,100,000.

The Liberty Life Insurance Company of Chicago, Ill., recently wrote \$280,000 group insurance for the Garden City Lodge, F. A. M., No. 55, of Chicago. *Chicago believes in doing things on a large scale—even homicide!*

The Calumet Cab Co., Inc., the third largest cab-operating company in the world catering to colored people, has just placed an order for six limousine type Yellow Cabs, to expand the service of the company.

At the annual meeting of the Citizens' Loan and Investment Company of Tampa, Fla., it was reported that the stock sales for the second half of 1926 totaled over \$15,000, more than one-third of which has been paid in cash. Real estate holdings of the company now amount to over \$70,000. *Pretty good for Tampa, eh?*

According to Albion L. Holsey of Tuskegee Institute, the next session of the National Negro Business League will be held August 17 to 19, 1927, at St. Louis, Mo. *More carfare to be wasted!*

Two Negro miners employed by the Pocahontas Coal Company at Caples, W. Va., were killed in a mine explosion recently. *What will happen to their wives and children? The company for which they worked is notoriously non-union, hence the miners are at the company's mercy.*

The Southern Aid Society of Virginia, Inc., reported a big increase in business at the 34th annual meeting of the shareholders

in Richmond recently. The capital stock of the corporation has been increased from \$30,000 to \$100,000. *Sounds mighty progressive, eh?*

The Fraternal Bank and Trust Co., of Ft. Worth, Texas (Wm. M. McDonald, President) in its annual report for 1926 reports assets of \$511,713. *You want to keep your eyes on those Texas Negroes; they're stepping out!*

According to U. S. Rep. Anthony J. Griffin of New York, Negro household domestics are increasing in number in New York City and are drawing higher wages than were formerly paid servants in Germany, Austria and Great Britain. He failed, however, to point out that rents, clothes and food were also higher in New York City than in all the European countries combined, and more especially so for Negroes. He further neglected to say that he and his swell friends generally hire Negroes only as domestics, thus slamming the door of opportunity in their faces.

The Industrial Relations Department of the Chicago Urban League is conducting a survey of the businesses in the Negro section of the city to ascertain to what extent the white merchants, (who as elsewhere, control the business of the section—all the blab to the contrary notwithstanding) are hiring Negro clerks. *The best way to make white business stop the industrial jim crow system is to stop supporting them.*

According to Bishop Frank H. Rice of the National Liberal Church, which recently transferred its headquarters from Denver to Sunshine Valley, Taos County, New Mexico, the church in its new location will "operate the largest still and winery in America manufacturing intoxicating liquors for sacramental purposes, as provided by the Federal Constitution. We have now 72,000 members. The Federal Constitution states explicitly that we can manufacture six gallons of liquor for each member of a family subscribing to our tenets. The average family is four persons, so we plan to manufacture this year approximately 1,728,000 gallons." *The bootleggers will doubtless be greatly chagrined when they hear this, but the church membership will increase by leaps and bounds. Who said Negroes had no originality? The white churches didn't think of this first! Note the "sacramental" alibi! Evidently the Liberal Church fathers say: "If religion don't get you whiskey, must."*

Editor J. H. Owens of the Gate City Bulletin of Denison, Texas, has started a new paper, The Dallas Gazette, which is published at 2315 Hall Street, Dallas, Texas. It is a clean cut six column folio.

The first edition was printed on pink paper. Mr. A. R. Turner, the Nashville District Manager of the Atlanta Life Insurance Company, reports that collections in the Nashville District for 1926 were more than

\$8,000 above those of 1925, and that his office has written more than \$700,000 worth of business in 1926. During the same period the Atlanta Life paid out in the Nashville District more than \$20,000 on claims, salaries, office expenses, etc. *Now that's what we call business beneficial to the race. Too bad our churches can't do likewise!*

The National Urban League reports that work is slowing down in all parts of the country. The Post-Holiday slump is blamed but we imagine that over-production or the piling up of surplus goods due to the under-payment of the working class is the real cause. This happens periodically. The only way to end unemployment and the uncertainties and sufferings incident thereto, is to have production and distribution for use and not for profit. But then, what would become of the Urban League?

Negro business men of Tampa, Florida, are planning to build a \$150,000 theater in that city. *It's about time we owned the theaters in our districts.*

The marital difficulties of the Malones have thrown Poro college into the hands of a white receiver. *Whenever Negroes fall out the whites win.*

Incorporation papers have been filed at the State Capitol by a group of Chicago Negroes for a daily newspaper to be known as the Chicago Evening Times. The concern will have a capital stock of \$50,000. *If the Chicago Negroes will support this paper like they do the churches, cabarets and hootch joints, it will be a wonderful success.*

Dr. W. A. C. Hughes, of Philadelphia, Director of the Bureau of Negro Work of the M. E. Church, says, "The large movement of the Negro from South to the North did not affect the southern farming communities, as has been generally supposed." *From the recent reports of peonage, we should say not.*

Richard Linton and C. E. Kendrick, porters on the Twentieth Century Limited, were specially cited and commended for their bravery, cheerfulness and calmness amid suffering, cold and disaster in connection with a wreck of that crack train near Savannah, N. Y. *Wait and see whether the Pullman Company will raise their pay. Yes, wait and see!*

The first issue of the Journal of Progress, the official magazine of the National Negro Exposition which will be held in New York City from June 1 to October 1, 1927, has been released by the exposition authorities at 664 Lenox Avenue, New York City. *The exposition will celebrate the 65th anniversary of the emancipation of the Negro.*

It is reported that politics and prejudice have driven colored waiters and porters out of nearly every large hotel in Atlantic City. Only the bell-men remain. Sad news, folks!

(Continued on page 93)



Editorial

Opinion of the leading

THE month has been eventful. Perhaps the most outstanding and significant happening on the world's horizon is the Chinese movement to destroy the treaties, conventions and arrangements of extra territoriality of the Western European powers that have enslaved the Chinese people. The Cantonese and Peking governments are still divided but there is a developing and growing unity among all Chinese to expel missionaries, merchants and marines. Crafty

The
Month

England forthwith makes a virtue out of a necessity and charmingly and graciously concedes to the Chinese people that which she can no longer withhold. Japan, the Prussian of the East, in sullen silence, views the magnificent drama of a great section of the darker races of the world, coming into its own. It may be that a spark from the revolutionary anvil in China may strike the heart of India and Africa and set them ablaze with the passion of nationalism, too. With this epoch making nationalistic movement for Chinese liberation, it would seem from the oracle of events that the epitaph of the supremacy and reign of the white imperialists over darker peoples is about to be written. Meanwhile Europe stews in its mess of economic chaos, political upheavals and social malaise, torn by dictatorships, fascism and revolutions.

Despite Locarno and the nominal rapprochement of Germany with the Allied powers, the League of Nations seems impotent to bring order and peace to stricken Europe. Poor little Portugal is sorely beset with another spasm of chronic revolution; while France and England are apparently quiescent; their economic, political and social life is not sound. Soviet Russia appears jubilant that a wild-eyed discontent is abroad in the land of the mystic East. The only apparent interest of America is the protection of her nationals, for Americans have only invested approximately \$70,000,000 for business, and \$80,000,000 in missionary enterprises. While European nations and Japan have \$2,500,000,000 invested in the Celestial Republic.

The formidable assault of organized public opinion drove American imperialism from its coveted spoils of oil and financial suzerainty in Mexico.

In the United States much ado is being made over the relative merits of the claims of the Wets and Drys, with neither the Republican or Democratic party being able to present a definite and consistent program on the question. Nicholas Murray Butler of Columbia, leads the embattled hosts for a repeal of the 18th Amendment—to retrieve the notorious Volstead disaster, while Borah uncompromisingly shouts that State referenda on the enforcement of the Volstead Act are a frank and naked challenge of the Federal Constitution. Governor Alfred Smith of New York, with pronounced moistened proclivities, seems to be steadily gaining ground for presidential honors for the Democratic Party as William Gibbs McAdoo is acclaimed the standard bearer of the Drys of the Party of Jefferson.

According to Dr. Butler, Coolidge is fated to remain "silent" out of the White House after the end of his present

term, for it is the unbroken tradition of Uncle Sam that no president should take the oath of office more than twice, even though one of the oaths should carry his incumbency no more than a small fraction of a year.

But of far more transcending importance is the frenzied debate over the McNary-Haugen Farm Relief Bill involving an appropriation of \$250,000,000 as a revolving fund for the marketing of the farmers' surplus crops. Although this measure was defeated last year both in The Senate and The House, it won in The Senate in this session by a vote of 47 to 39 and bids fair to gallop triumphantly through The House if the wheels of the farm lobby are not spiked by the wily eastern bankers' powerful political machine. Political "wise men" assert that even though the "corn belt" legislation should be passed by Congress, it is too radical to be signed by President Coolidge who opposed the plan in the National Federation Farmers Bureau's Convention last year in Chicago. It is probably the hope of ex-Governor Lowden that the President will not change his mind as a veto may boost his presidential possibilities with the G. O. P.

Probably of no less significance is the amazing rapidity with which Henry Ford has amassed a billion dollars marketing the flivver.

In Negro America, or other sections of Negro life, nothing sensational has happened.

Railroad workers under the New Railway Labor Act, continue to win wage increases.

THE family feud of Mr. and Mrs. Malone is unhappy. Let us hope that it won't be disastrous to the business. Mrs. Malone has built up too fine a monument of achievement for herself and the race for it to be dissolved in the fires of family hates. We don't presume to speak as to the merits of the case; but as to the merits of the enterprise there is no question. Nor can there be any question as to the necessity of conserving so valuable an organization. Its collapse would represent one of the tragedies of this decade for colored America.

IT is gratifying to witness the fine spirit with which Negro America is cooperating with Dr. Johnson, the first Negro president of Howard University. It is indicating the new trend among peoples of color throughout the country for the right of self-determination as against white domination.

Now Fisk and Howard, two of the largest seats of learning for Negroes are under the educational leadership of color. These are highly interesting and significant race experiments. They will succeed, for the times demand their success. There is no good reason why they should not succeed. Their success rests with Negroes themselves. The question of the faith of white people in the ability of Negroes to run a great university is not nearly so important as the necessity for the Negroes to have faith in their own ability to manage such an institution.

It is heartening to witness that Dr. Johnson's fine personality, vision and scholarship are inspiring them with this vital,

rials

colored American thinkers



constructive and creative faith. In various talks throughout the country, he is sounding a high note for higher achievement by the Negro. His is a unique opportunity. He is doing this part of the job ably. But the task is a social one which must be backed by Negro America morally and "moneyly."

It is indeed unusual that a Negro of Dr. Johnson's proportions is selected for an enterprise of such magnitude.

SLOWLY but surely, talent, ability and genius of the Negro are being attracted to the cause of labor. Among students and the professionals there is a steadily growing interest in labor. Organizations are beginning to place the subject on their agenda for discussion. The old crowd is

The Labor
Viewpoint

being challenged to show cause why labor should not get a hearing. There is a widespread discontent abroad in the land with the old viewpoints. It is generally recognized that the group is in dire need of a new message that will touch the vital needs of the masses. The old notion that the Negroes' interests are naturally tied up with the capitalists is rapidly losing its force. The stress and strain of economic conditions are largely responsible for this psychology. That this developing labor viewpoint will gradually express itself in trade union organizations is largely a certainty. Actual labor structures are essential to supply the necessary experience required to render constructive, economic decisions. At present Negro workers have no labor organization background which will stabilize and strengthen their spirit through a crisis, but they are achieving it. The race must come to know what it means to have the responsibility of leadership in a great struggle, faced by tremendous odds and a withering fire of opposition, but to carry on, to reform its ranks when shattered and to rise up,

when beaten down. A labor movement is the only school, the only crucible in which such a consciousness can be developed.

WE read with great interest and appreciation the splendid yearly report of the Association. It covered a wide field. The year was a notable one in that it dealt ably with many major problems, especially Aiken and the Sweet trial.

It was able to exceed its anticipation in raising funds for the work, doubtless due to increased organizational efficiency and the cases upon which the appeals were made.

However, the Association raised much less than its great work needs. It is, indeed, a grave reflection upon twelve million Negroes, oppressed as they are, that they have not mobilized a million dollars as a war chest for their civil and political liberties, the securing of which the National Association for the Advancement of Colored People is so ably fighting.

THE African Methodist Episcopal Church and the African Methodist Episcopal Zion Church are contemplating consolidation. This is a sign and condition of progress in organizational efficiency, and an evidence of a commendable piece of business and religious statesmanship. This is an era of combination. It represents power. Without combination the Negro cannot survive. Without efficiency no group can survive in the world today.

Negro Churches
to Combine

POEMS

I celebrate the travail of my soul,
Out of dark roots of sorrow songs are
born;
They grow upon the broad fields of my pain
Like golden corn.

They flower like the corn and do not die;
They live to mock the singer and go on
To swell the flood of singing that began
Ere Babylon.

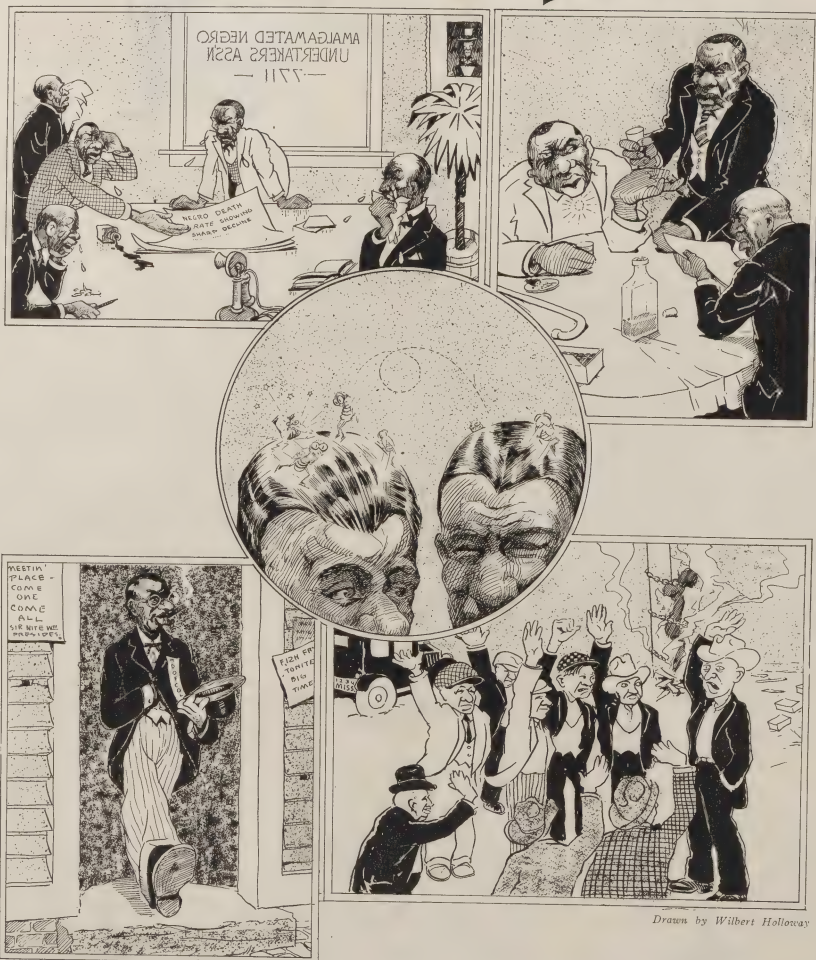
They are Nephenthe. They have set me free
Their ironies, their joys, their tears,
their pain,
And now sweep in again the fallows years
Until I die again.

Song after sorrow; after singing, death,
And after death again the flood of song
It rises from the endless springs of life
Grown great and strong.

By DAVID P. BERENBERG.

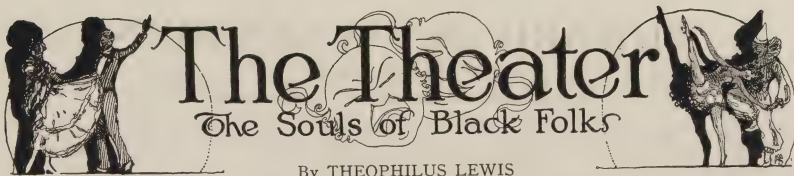


African American Snapshots



Drawn by Wilbert Holloway

Upper Left: The Amalgamated Negro Undertakers Association receives news of the decline in the Negro death rate. Center: Negro sheiks afford horsefies a new source of amusement and exercise. Lower Right: The assembled citizens of Flipfap, Miss., alarmed by reports of the prevalence of social diseases among darker brethren, pass a resolution not to eat the body of a Negro who has just been broiled. Upper Right: Negro politicians meet in secret conclave and discuss ways and means of erasing new law against selling offices. Lower Left: Photograph of Mr. Moe Ronn emerging in triumph from the meeting hall of the Knights and Daughters of For-Crying-Out-Loud where he has won a point of order on the dotting of an "i" after a strenuous debate of four hours' duration.



The Theater

The Souls of Black Folks

By THEOPHILUS LEWIS

REFLECTIONS OF AN ALLEGED DRAMATIC CRITIC

Private Theater

As I reported in last month's encyclical letter the first group of performances presented by the Krigwa Little Theater for the 1926-27 season was a considerable success. In celebration thereof Generalissimo Du Bois ruled the first succeeding business meeting out of order and instead invited the players and stagehands to move the seats back and mingle in a gentle jamboree. Our leader had his beard brushed and his skull polished for the occasion and his ankles well oiled for dancing. When somebody brought in a sugar-fingered mamma and introduced her to the piano he led off the festivities in a manner well becoming a scholar and a cosmopolite and, I wish I could say, a competent drinker. The rest of us stage folk entered heartily into the spirit of the occasion and, each in his or her own way, gave the best we had in us. Which in the case of Menta Turner was something superlative. Miss Turner demonstrated the most elegant Charleston I have ever seen. And I've seen a few Charleston in my day, ranging from clever exhibitions given by agile little derishes in the streets to the million-volt, superwoman Charleston Marie Mahood electrified the New Star Casino with one summer night back in 1924. That was magnificent dancing and Henry Creamer, Miss Mahood's manager, challenged the world to equal it. If the world accepted the challenge I am sure it didn't make good. But dancing like that is too close to the miraculous to be wholly delightful. It was sensational and dazzling but after observing it a few seconds enjoyment was lost in wonder and when it was all over the only thing I knew was that I had seen a woman with lightning in her blood. Miss Turner's Charleston was not near so thrilling. Instead it was a quaintly capricious dance suffused with the restrained, pre-Raphaelite sensuousness which permeates Rosetti's poems. To observe it was to feel like an aristocrat, a brahmin, a fellow of the council of gods observing a thing of beauty and a joy forever.

Another hit of the evening was a Volstead solo rendered by Charles Burroughs while presiding at the punch bowl. Mr. Burroughs sang the B flat aria of the Patrachian Opera, by Strabismus, sometimes called the gargling song. For a man with only ginger ale to inspire him Mr. Burroughs sang remarkably well. Those of us who did not shine individually added our mites to the joyous effect of the mass dancing. Everywhere gayety, abandon and effervescence of spirits reigned supreme and if somebody had only distributed some gin everything would have been perfect. Indeed, in spite of the handicap of being

sober, I shook a mighty pleasing hoof myself.

Lowdown Theater

A succession of mongrel musical shows, the results of cross breeding burlesque, Primrose minstrelsy and night club bacchanalia, continues to provide cheap and delectable diversion for the lascivious members of this community whose bad intentions are necessarily frustrated by their lack of ready money. As lasciviousness is one of my accomplishments and poverty one of my afflictions I naturally regard this form of entertainment as not only first class theater but also one of the most convincing signs of God's ultimate goodness to man. I am aware, of course, that the prevailing view is just the opposite. The Jeremiahs of the press are practically unanimous in condemning these shows, with their lewd jokes and array of naked nautch girls, and the Big Gospel Men from Sinai inveigh against them as devices of the Devil invented to corrupt the innocent and distract their minds from the contemplation of holiness. Which arguments may be sound as gold when one considers only the purity of a few virtuous souls, but it is fairer and more democratic, I think, to discuss the question from the broader point of view of the wicked majority.

Reflect for a moment on the hard lot of the poor but prurient stevedore or dramatic critic. He wants his ration of salacious amusement no less than millionaires like Browning and Thaw. Like those gentlemen, he craves to see comely young ladies take off their clothes and parade back and forth across the bedroom. But his meagre income, to say nothing of the activities of mercenary and vice societies, forbid his indulgence in such Babylonian diversion. In the old days he could occasionally recreate himself in the red light district, but now the bawdy house is a thing of the past and its successor, the buffet flat, is inferior as a medium of joy and too expensive for any man with an income smaller than a bootlegger's to patronize. The old fashioned saloon with its exciting pictures of Venus, Cleopatra and Lillian Russell has been outlawed along with Minnie's place and drinking is now done in delicatessen stores with nothing in sight more pleasing to the eye than feral looking Jewish gents and their diabetic wives. A man cannot even turn to religion for immoral enjoyment for the more attractive features of both Mormonism and the Moslem faith are against the law. The gay, roisterous and sinful world of yesteryear has been transformed into one huge laminary for emasculated monks. A clean, sweet and pure world it is, and boun-

tifully supplied with soap and soup; but it provides no outlet for the average man's desire for libidinous pleasure except dreams, delusions and Y. M. C. A. practices.

The world is still gaudy enough for rich men and preachers, of course, for those fortunate fellows are always assured of an adequate supply of private women. But for the luckless ledger clerk or chauffeur, whose one woman soon wears away her schoolgirl complexion with cooking and sweeping, if he is legally mated with her, or becomes wan and wrinkled from earning her own living and using contraceptives, if he is only courting her, life is a pretty drab proposition. It is to this repressed and sex-starved citizen that the modern musical show brings a royal bounty of color, hilarity and vicarious sin. It not only brightens up the dull grey monotony of his present existence but it also enables him to drink deeper of the joys of impure love than he could ever do in the past. In the old days the bordello which could boast of twelve appetizing girls was a rare institution, and just imagine what the madame would have charged to put all the cuties to work singing and dancing for an hour. The musical show carries from twenty to forty girls, all of them flaunting prettier silks and able to sing and dance better than any full time Magdalen you can find between Bangor and Los Angeles. And the cost is insignificant. Here in Harlem fifty cents purchases a two-hour revel in vice which formerly only bankers and Oriental potentates could afford to enjoy. Indeed, while he sits in his orchestra seat the tired tailor's helper is a banker, for he enjoys most of the sensations the plutocrat is able to buy with all his gold. Anywhere from ten to two score girls frolic before him to the strains of voluptuous music, dance and sing for his delight, wink at him and pet him with spitballs and shake their little torsos for his excitement, while his eyes wanton in the display of female flesh and his senses tingle in response to their suant and sensuous movements. While he observes the saturnalia he suffers only one disadvantage when compared with a sultan: he cannot touch the girls. But he is compensated for that loss by the enchantment distance lends to the view.

As I said in the beginning I look upon these musical shows and call them good. It is the business of the theater to satisfy spiritual craving. Whether the craving is refined or ethical is beside the point, so long as it's human. Since these shows satisfy a very definite and intense desire they are sound theatre. So let us enjoy their verve, beauty and sin while we may, for the drear and inevitable day is coming when they will be against the law. Note: In April I shall review "Stigma" and "Sekondi Players."

EDWARD ORVAL GOURDIN

By E. B. HENDERSON

Department of Physical Training High Schools of District of Columbia

After standing against the onslaughts of thousands of athletes for twenty years, the running broad jump record of 24 ft., 11 3-4 inches, made by Patrick O'Connor of Dublin, was shattered on Saturday, July 23rd, 1921, by Edward Orval Gourdin of Harvard University.

He leaped to a world's record of 25 ft., 3 inches. The athletes of two big universities of America, Yale and Harvard, were that day pitting their talents against the combined track forces of the two big academic institutions of England—Oxford and Cambridge. On the very first trial jump Gourdin came down the runway like a flash and from a perfect take-off with every coordinating ounce of spirit, nerve and brawn he hurled himself far out into space farther than mortal man had ever before been recorded. The same day Gourdin won the century dash from Abrams of Oxford, with Feldman of Yale, and Rudd of Oxford, third and fourth. Abrams was the man who in the next year won the Olympic 100 from Paddock, Porritt, Bowman, Scholz and Murchison.

Ned Gourdin was one of the most popular of Harvard athletes. Hailing from the cracker state of Florida where he received his major secondary training, he put on finishing touches in the Cambridge High School. His athletic hope was to become a stellar Crimson baseball player, but Eddie Farrel, veteran Harvard coach, saw great broad jumping possibilities and taught him a form that eventually brought him to a world's record.

While at Harvard, Gourdin scored over 116 points in various meets, and by some has been considered Harvard's greatest track athlete of all time. For the years 1921 and 1922 he won the National A. A. U. pentathlon event which stamps the winner the best all-round athlete of the year. Had Gourdin specialized in any of several other events he might have achieved top honors.

Unabashed by the presence of and association with thousands who harbor racial resentment, our colored boys have a habit of being stimulated by the bitterness of the dregs and rising to great heights on momentous occasions. It is more than a mere coincidental happening that in his last competition wearing the colors of Harvard, Gourdin should achieve a world's record that thrilled his country men, and that the wonderful Hubbard, of the west, should in the very last jump of his collegiate career eclipse Gourdin's famous jump. It was more striking and dramatic that Hubbard so performed after a former Georgetown and Princeton athlete was accorded the record jump made in the pentathlon event in Paris in 1924. The under-cover stuff says that LeGendre's record was made with a friendly Frenchy on one end of the tape

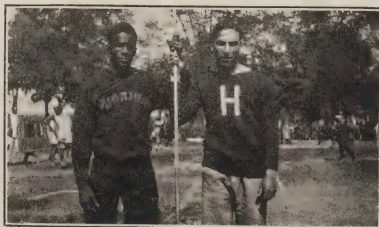


and a Heine on the other and few others around, for the pentathlon jump had been shoved out of the lime-light in the stadium. Gourdin's jump was 25 ft., 3 inches, LeGendre, who never before or since reached 25 feet, was given a record of 25 ft., 5 1-8 inches, and Hubbard's still stands at 25 ft., 10 3-4 inches. The records were made in 1923, 1924, 1925.

But more of Gourdin. He finished Harvard Law School, after his Harvard A. B., and now successfully practices in Boston. He affiliates with the Massachusetts National Guard as lieutenant and athletic officer and is yet the New England champion broad jumper. Finest of all his personal characteristics is his splendid sportsmanship, his unoffending attitude in the glare of victory and a modesty that beggars description for one who has felt the thrill of the acclaim of thousands. Fortunately for the race but very few celebrated athletes have become notorious for pikerism, and few have failed

to make headway in pursuit of activities in the competition fields of life.

Among the notable performances of Gourdin are the following: National A. A. U. Broad Jump Champion, 1921; National A. A. U. Pentathlon Champion, 1921, 1922; I. C. A. A. A. Broad Jump Champion, 1921; New England A. A. U. Broad Jump Champion, 1921-22-23-24-25-26; New England A. A. U. Javelin and Discus Cham-



EDWARD ORVAL GOURDIN AND DE HART HUBBARD

Champion, 1924; Holder of Harvard-Yale and Harvard-Princeton dual meet Broad Jump record; Holder I.-C. Broad Jump record.

Christianity a Menace?

(Continued from page 66)

Negroes are the victims?

Furthermore, Jesus the Christ on whose teachings Christianity is supposed to be founded (although serious students believe Christianity to be founded on the teachings of Paul and not Christ) is said to be the "Son of God," that is the Hebrew Deity Yahveh. Now the tribal deity Yahveh is accepted by all intelligent people as only a myth. Since *ex nihilo fit*, Jesus is at best only an enigma, and at worst himself a myth. Another integral part of Christianity is belief in the inspiration and infallibility of the Christian Bible, both of which can be no longer accepted by any intelligent person. Christianity is thus opposed to any and all intelligent views of life. It is a colossal error, the perpetuation of which is a menace to all intelligence. If the Negro desires to live an intelligent, happy and comfortable life, he must of necessity regard Christianity as more of a menace than a blessing.

(Note: There were a large number of answers sent in and selection of the winner was very difficult because of the excellence of so many. There were many replies as logical as this one but the premises were not as valid.)

Try your hand next month. See inside front cover.

Negro Woman's Problem

(Continued from page 73)

at home in the old-fashioned family life, augmented later, if necessary, in the expansive schools and settlements of the great cities.

The Baby

By ALEXANDER SEYMOUR

Sweetest little t'ing on earth,
No one knows how much you's worth!—
Though I know you's worth a lot—
More than any other tot:
There's no baby anywhere
Is as sweet as you, my dear.

Dearest t'ing a body knows,
Sweeter than the sweetest rose
In the June-time, in the Spring,
Dearest than the dearest t'ing;
Matters not who else I see,
You's the dearest chil' to me.

Brightest, cutest little eyes
Lak the sun in Summer's skies;
Cunnin' little moufe an' nose,
Teeth o' pearl, an' cheeks o' rose,—
Goodness lak's, you's so complete
It's no wonder you's so sweet!

Got a smile so deep an' broad,
An' yo' ways jes' one sweet chord;
Dearest, I mus' git you tof:
You is worth yo' weight in gol'
Sell you! Not for any price!—
You's too dear, too sweet, an' nice.

Shafts & Darts *A Page of Calumny and Satire*

By GEORGE S. SCHUYLER

LYNCHING FOR PROFIT

(Address of Hon. I. M. A. Sapp, prominent advertising man of Moronville, Georgia, delivered to a group of up-and-coming men of vision assembled in the metropolis of that great state.)

Gentlemen: The great money-making possibilities of lynching have been overlooked. All of you will agree that these outbreaks of righteous indignation are necessary to protect our women (our white women, if you please) and maintain forever inviolate the supremacy of the white race. Even among the black leaders of a certain type there is a tendency to condone what others call a "crime" because a cessation of lynching would mean monetary loss to them. Since lynching will probably exist for some time to come, why not control and direct it into profitable channels? It is about the only activity in the United States that is not carefully organized and planned with an eye to financial return, yet we have neglected to organize it all these years.



MR. SCHUYLER

And how can we do this? Well, you all know that the news of a lynching to be held always draws a large audience of white people. They will come from miles around to see that justice is done, and perhaps to carry a souvenir back home. I have known hangings and burnings in this state that have drawn spontaneous gatherings of as high as 2,000 people.

Now if it is possible to bring together that many people to witness lynching with only by-word-of-mouth advertising, why isn't it possible to bring 50,000 people from all parts of the state by inaugurating the same advertising methods we have found so potent in the sale of soap, underwear, cigarettes and overalls? Why can't we do it? Why can't we make this practice more profitable? Why can't we inject the spirit of Service into it? That's the word, Gentlemen—Service!

Just think of it, friends! Fifty thousand visitors! What does this mean to the railroads, the hotels, the garages, the restaurants, the street cars, the storekeepers, the merchants? Think it over! Fifty thousand people with good money in their pockets! Fifty thousand people imbued with the holiday spirit! Fifty thousand people unmindful of the morrow! Here is a golden opportunity. We have lynched 500 blacks in Georgia since 1882 in defense of our ideals, and while it is a record of which we are very proud, I think we should deplore the fact that we have not made it yield us direct returns.

I am not theorizing, gentlemen. We did

this very thing in Moronville a few weeks ago and the results were exceedingly gratifying. At a meeting of the solid and substantial business men of the city, I brought up this matter and it was enthusiastically endorsed by all. Everybody promised to cooperate and a fund of \$1,000 was raised to finance the advertising. Then we went to work.

The editor of the Moronville Gazette printed a news article about a white woman being insulted by a big, burly, black brute. He worked that assiduously every day for a week in his news and editorial columns. The local Klavern of the K. K. K. bought thousands of copies and distributed them throughout our section. On Sunday the preachers delivered strong sermons against the menace of lecherous brutes. Then the Sheriff announced that he had not yet been able to locate the culprits but promised an arrest soon. Several white women wrote letters to the editor claiming to have been insulted. The white people began to clamor for action. Finally the Sheriff arrested a troublesome darkey on suspicion and put him in the county jail. Everything was all set then, so we ran a half page advertisement in the Moronville Gazette and the Klan distributed copies free for fifty miles around.

Let me pause here to read a copy of the advertisement:

NEGRO TO BE BURNED AT STAKE

in Moronville, Ga.

At the Cretin County Fairgrounds

Come One! Come All!

Bring the Family and Spend a Pleasant Day. Plenty of Refreshments Served.

Excursions from All Neighboring

Towns at Half Price.

Street Cars Will Take You Directly to the Fairgrounds.

COME AND SEE THE GHASTLY SIGHT!

HEAR THE BLACK VILLAIN SCREAM!

SMELL THE ROASTING FLESH!

TAKE HOME A KNUCKLE OR RIB!

The Biggest Lynching Ever Staged!

ADMISSION ONE DOLLAR

Including War Tax.

A Seat for Every Man, Woman and Child Come and Be Comfortable—No Rowdiness.

Perfect Order Will Be Maintained by THE MORONVILLE POLICE DEPARTMENT.

The results, gentlemen, far exceeded our expectations. We made more money in one day than we had made in the previous week. During the excitement we easily persuaded a wealthy old darkey to sell out a valuable piece of ground we had been trying to get for many years. The cotton mill owners were able to reduce wages 5 cents an hour without a clamor by subscribing \$1,000 to the local K. K. K. The Negro ministers reported increased collections, the darkies became much more polite than formerly and their leaders drew up a resolution expressing confidence in the good white people of the town and condemning the Negro criminal element. Insurance collections leaped from 60 per cent to 99 per cent in the next two weeks. Our white churches reported that contributions for foreign missionary work broke all previous records. The number of Negro migrants was small and were mostly from the more assertive element that seems to have difficulty in knowing its place, especially since the late War for Democracy. Even the better type of Negroes were glad to see them go because it was felt that they disturbed the cordial relations existing between the races. In the North, we learned, the Negro agricultural organizations increased revenues by 25 per cent and the principal Negro newspapers all reported leaps in circulation.

You can see, therefore, with what great possibilities this project is pregnant. We have in our favor the easily stirred indignation of our white people (b) an almost inexhaustible supply of Negroes, (c) the support of all business interests, the K. K. K., and the white and black clergy. There is no danger that the Negro leaders will attempt to stir up their people except to religious ecstasy, and experience has shown that we need not fear the interference of the Federal Government. Moreover, even if some politician in Washington should protest, we can easily show our increase in income tax payments and that will quell the outburst of any politician.

It is unnecessary and unsound to lynch many Negroes—one a month will be sufficient to bring the desired results, and at the same time will keep our lynching record low enough to appease the tender-hearted. All the police chiefs have privately promised to cooperate, the Klan will furnish ushers at \$5 a head, the sawmills will supply fuel, and the railroads will give 5 per cent of their excursion revenue for the erection of health clinics and schools for Negroes. Thus the success of this project is assured in every way.

(Continued on page 92)



The Children's Hour

Exalting Our Little Ones



THE TEST OF PRINCE KOJO

By CHESTER STRONG

Illustrated by Foustine Trimble

The sun was just smiling over the blue mountains when little Prince Kojo opened his eyes. Even though his home was way down on the Congo River in the heart of the great land of Africa, the morning air was rather chilly. So Prince Kojo pulled his tiger skin closer about him and rolled nearer to the fire which was smouldering in the center of the hut.

But other folks in the kraal, or village, were beginning to stir about, and Prince Kojo was unable to take his favorite little second sleep. So he got up and walked outside of his hut and stretched in the glare of the morning sunshine. As he stood there his favorite hunting dog, Bwanda, ran up whining with joy and wagging his long tail happily.

Kojo, shielding his eyes with his strong, slender hand, gazed toward the great forest above which the morning mist was just rising. He was very happy today and his heart beat excitedly. Today was the day when the Paramount Chief Tovaloo, his father, was to lead the expedition against the Bimbi people, and for the first time, Kojo was to be taken along. As he thought of the coming adventure his eyes brightened, and running inside of the royal hut, he got his long spear and shield with which he was to fight in the front ranks that day. Bwanda seemed to be equally pleased as he ran about, barking.

Soon the great war drum began to boom for the warriors to assemble. Boom! Boom! Boom, Boom, Boom! It shook the ground under Kojo's feet and echoed through the forest and over the blue hills. Kojo grasped his spear and bull's hide shield tighter and followed the stalwart black warriors of the tribe to the great open space in front of his father's royal hut. There they formed in great companies. Line behind line they stood, talking excitedly and clashing their spears against their shields. Kojo took his place alongside his father, while Bwanda scampered back and forth.

Finally all of the warriors of the tribe were assembled. The old grandmothers, the sisters, wives and mothers stood to one side shutting words of encouragement. All the time the great drums kept booming, and booming and booming and booming. The throbbing, pounding, throbbing got into the men's blood. They jumped up and shouted and waved their weapons in the air, impatiently crying, "Forward!" and "Death to the cowardly Bimbi!"

Kojo stood erect and bore himself like the soldier and prince that he was. While he was only fourteen, he was very muscular

and sturdy, and as he stood almost naked (like the others) in the early morning sun, his smooth black skin shone and his large black eyes glistened. Today would be the test. Either he must make good his claim to lead the warriors of his father or else be disgraced and lose his right to take his father's place.

But Kojo knew no fear. M'tara, his instructor, had taken great pains to teach him everything that a warrior-prince should know. The two had spent long hours in the hills and forests together, learning the many secrets of the Great Father; secrets that can only be learned by hard study and practice. Kojo had learned how to make his weapons and how to handle them; how to fight off the evil spirits and invite the good ones; how to keep his beautiful body fresh and clean and strong; how to build good huts secure from the rains; how to trap the savage beasts of the jungle and slay them with well directed thrusts of his strong, slender spear; and how to be a good husband and a just ruler. Now all that he had learned was to be put to a test. The first test was that of battle. Today he, small as he was, must march into the bloody conflict, shoulder to shoulder with the great Tovaloo, the veteran of a hundred battles, whose wiry black body bore the honorable scars of countless enemies that had fallen before the vicious and well-aimed thrusts of his trusty spear.

Prince Kojo knew that this was the greatest war of his father's reign. All but the Bimbi now paid tribute to his father; all had submitted to his rule by force of superior arms. Only the Bimbi, that proud, warlike tribe at the foot of the mountains had fought him off. Tovaloo, Paramount Chief of the Banwari, had sworn that they must bow to his rule. Today was to be the supreme test of strength between the two powerful tribes.

At last the army of Tovaloo was on the march, with Kojo and his father swinging along in front. Through the cool forest they marched. Quietly the men swung past with the blood of battle in their eyes and the glint of the sun on the iron tips of their long spears. Monkeys chattered in the trees, great snakes curled around the branches or slithered through the rank underbrush while many birds with beautiful plumage fluttered through the sweet scented air. It was beautiful, cool and inviting in the forest, but there was important and bloody business that must be attended to, so the long, winding column strode grimly on into the land of the Bimbi.

Finally the edge of the forest was reached as the afternoon sun was beginning to sink. In a distant opening could be seen the tops of the huts in the great mud-walled kraal of the Bimbi. Now was the supreme test. Cunningly the warriors of Tovaloo slipped from bush to bush, from tree to tree until the great kraal was surrounded. Kojo crouched close to his father waiting for the signal to rush. In the meantime, the Bimbi people could be seen going about their daily tasks all unaware of the danger that was so near. Stalwart Bimbi warriors lolled near the opening in the mud wall, tossing spears, wrestling and laughing loudly.

When word has been whispered back that all was ready and that every Banwari warrior was at his post ready to leap, yelling loudly, onto the unsuspecting Bimbi people; then the crafty Tovaloo, with little Prince Kojo at his side, marched out into the open and walked across the fields toward the walls of the Bimbi kraal. The Bimbi warriors, seeing only two men, one burly and the other slight, approaching, they paid little attention to them and it was not until Kojo and the Chief were very close that they recognized them as Banwari. Alarmed, they scrambled to their feet, but not before Tovaloo had uttered a blood-curdling yell that was the signal for his warriors to rush to the fray. Kojo gripped his spear tightly and awaited the rush of Bimbi, as his father had directed. Then as he detected an opening between the wall

(Continued on page 93)



"He scrambled to the top of the mud wall."

EMPLOYEE PLAN WAGE CONFERENCE?

WHAT HAPPENED THERE?—MINUTES ANALYZED

By A. PHILIP RANDOLPH

In the sixth meeting of the Conference according to the minutes, Rule 1, paragraph (a) was taken up for further consideration and Messrs. Powell and Simmons agreed, subject to approval of the executive officers, to adopt the porters' revised paragraph (a) reading:

"Porters assigned and equipped to run in charge of two or more cars will be paid at the monthly rate of pay allowed conductors with one year's service or less."

Well, the only trouble with this rule is that it never works, for no porter ever has two or more cars in charge. Hence he never gets the minimum pay allowed conductors.

It is interesting also to note that Messrs. Powell and Simmons agreed, subject to approval of the executive officers of the Company. Isn't it strange that Mr. Powell, assistant General Manager, and Mr. Simmons, supervisor of Industrial Relations, should not be empowered to act in the Conference with complete and final authority, but that all of their decisions must be reviewed, ratified and confirmed by higher executive officers? On the other hand, the poor Pullman porter representatives are compelled to give their final judgment then and there. In other words, the judgments of Messrs. Powell and Simmons are passed on to a body of experts and from them to the higher executives before the Company accepts or rejects them. The porters under the Employee Representation Plan have no experts or executive head or body which can review anything.

After a tiresome round of futile talk about trivial things, Mr. Simmons asked if all requests for changes in working conditions had been made and each porter representative stated that he had no further suggestions or requests, although no material or fundamental changes in rules governing working conditions had been suggested or made. Mr. Simmons then spoke on the question of wages. As per the minutes he pointed out that all classes of railroad, sleeping car and express employees, except the porters and maids, had their wages considerably reduced from the war time peak and that such reductions made effective July 1st, 1921, under the United States Railroad Labor Board, Decision No. 147, had reduced the pay of such railroad, sleeping car and express employees in different amounts of reductions ranging from 7 cents per hour, or 56 cents per day, for mechanics, to \$18.00 per month for railroad train conductors, brakemen, flagmen, baggage men, etc. and from \$13.26 a month to \$26.52 per month for various classes of clerical and miscellaneous employees.

Granting that that is true, it certainly does not prove that porters should not get a substantial wage increase, for those classes of railroad employees who received reductions were receiving after the reductions, wages so much higher than the porters that there is absolutely no comparison.

Continues Mr. Powell, "But that our porters and maids had not received any reduction in their wages from the war time peak, but on the other hand, the Pullman Company had twice voluntarily increased their wages over and above the war time rates of pay—once on February 1st, 1924, an increase of 8 per cent. and again on April 1st, 1924, an increase of 4 per cent. in addition to certain improvements in working conditions, such as additional pay of \$1.00 per day while dead heading for example, which increased their incomes very materially and added to the payroll expense."

Although these increases were given the porters, their wages were still a way down below a living level. While it is true that these slight and inadequate increases added to the payroll expense slightly, the Pullman Company had realized that year, largely as a result of the Pullman porters increased productivity, some 17 million dollars net profit. Mr. Simmons is obviously worried.

He asked the porters' representatives to take these facts into consideration, as he took it for granted that they knew they had asked for a wage scale which it was impossible to grant. Apparently they had put up a trading proposition as people often do; saying, let us ask for the maximum with the hope that we will at least get something.

This is certainly a pitiful plea on the part of Mr. Powell. Of course, he simply wanted to make his dear little Company Union children feel important. Moreover, there was always the possibility of some Brotherhood men slipping through the net of Pullman espionage and getting into one of their stacked conferences and would jump over the traces and talk to the public about a substantial wage increase. Thus it was necessary to guard against such unruly, naughty and disloyal fellows. They must be told frankly that they have got all that's coming to 'em, that the Company is too darn poor to pay a living wage. One would think that the Company Union porter-representatives had really called for a living wage. They hadn't done any such thing of the kind. The maximum wage for porters 15 years and more was just \$115.

Mr. Simmons opposed the request for \$25 for in-charge porters. He also pointed out that the porters' delegates to the Conference were asking for a higher wage scale than porters themselves had requested in several petitions received by him from the porters and their Local Committees.

This is indeed strange. We thought that the Company had contended that the Conference was fairly and democratically organized and the representatives chosen. Although this Conference is supposed to represent all of the porters, Mr. Simmons questions their right to speak for the porters by claiming that they didn't represent the true sentiment on wages among the men, since they were calling for more wages than several petitions received by him from the

porters and their Local Committees had called for. It would appear that just so long as the Company Union baby does not cry for more of the milk of wages, he is the cutest thing in the world but the minute he yells for some more of the sweet milk of wages, he is the bunk.

He read a petition from the Pacific Zone which requested a maximum of \$108 per month. He also read a petition received from the Pittsburgh District bearing the endorsement of the Pittsburgh Local Committee "C" representing the porters and maids, whose maximum request was \$108 per month. Of course, both of these requests were much more desirable than the one for \$115.

Mr. Simmons went on, "That any recession in business, not necessarily a panic, but any small recession in business which would cut down the volume of travel, would with the additional expense occasioned by their requested increase in the wage schedule cause the Company to operate at a serious loss and the net earnings would be a minus quantity." He pointed out that there had been many times during his 35 years' service with the Company, when there were such recessions in business, commonly called "hard times" and when the tracks in the Repair Shop yards and the railroad side tracks were filled with idle cars and that we must think not only of today but also of what might be confronting us in the future. Mr. Simmons seeks to paint a frightened picture to the porters, emphasizing the poverty of a Company which has never failed a single year to pay fat dividends on watered stocks. It must be difficult for Mr. Simmons to keep a straight face while pulling such raw stuff on a group of well-meaning but misguided, credulous, innocent porters. Some of the more intelligent porters must have chuckled up their sleeves and champed their bottom lips because they were muzzled by the Company Union and dared not to speak out.

He goes on with his ponderous speech. He asked what is going to be the effect on the banks of this country when the Florida "bubble" bursts. Poor Pullman Company, why not take up a collection for it? What has this bubble business to do with increasing the porters' wages? Nothing. One thing porters are sure of and that is that the Pullman Company is no bubble, but that it cuts its lucious melons every year for the benefit of the stockholders.

But Mr. Simmons continues with his economic hard-times sermon. "Millions of dollars have been withdrawn from conservative investments and from the legitimate channels of industry and commerce and put into that gigantic land selling scheme, with the result that financial conditions have been strained, and when the turn comes people find that they are not going to be able to carry out the contracts which they have entered into for the pur-

chase of these lands at extravagant prices, this is quite likely to have a serious effect on business conditions generally."

All of this is perfectly irrelevant to the porters' receiving more wages. True or not true, it is not material. It may make the gullible grieve but the judicious smile. Such rhetoric is intended to confuse the porter-employee plan representatives which of course, was not a very difficult thing to do. It is not unlikely that the Company Union children said that it was a pure and simple joker but were afraid to say as much. Even Company Union Negro porters are foxy enough to make Messrs. Simmons and Powell think that they have fooled them (the porters), when they are only scared to speak out and tell Simmons and Powell what they really think.

He also pointed out that the adoption of any such increase as requested would force the Pullman Company to go to the Interstate Commission and request an increase in berth rates. Probably this increase could not be obtained, but even if it were obtained, it might bring no relief whatsoever in the way of increased revenue to meet the increased expenses, but it might have the opposite effect of cutting down travel in Pullman cars, and it is certain at least that if the rates for berths and seats are increased, the traveling public will automatically cut down the amount of their tips and gratuities and you will be the losers. He asked the representatives to give consideration to these facts.

Our answer to this is that the public can't reduce tips much lower than they now are without refusing to give anything at all. Moreover, it is not necessary, in view of the huge profits of the Company, for it to seek an increase in rates, to give porters an increase in wages. Mr. Simmons, evidently feeling that his speech needed some props, called on Mr. Powell to give them the benefit of his advice on the same subject.

Mr. Powell pointed out "that generally speaking, the porters seemed to be enjoying prosperity." He might have added, "I mean imaginary prosperity for Pullman porters." What kind of prosperity can porters enjoy who receive \$72 a month and must bear an occupational expense of \$34. With tips, their prosperity consists of the magnificent sum of \$90 total.

Mr. Powell goes on: A good many of them owned their homes or are paying for them and a large number of them owned automobiles, although Mr. Powell did not feel that he could own or operate one."

Granting that a few porters do own automobiles and homes, it does not follow that they bought them with the wages and tips they received in the Pullman service. Most porters' wives are compelled to work in order to help make ends meet. Most porters are forced to crowd their homes with lodgers in order to pay their rent. If Mr. Powell does not feel that he can own an automobile, it is certainly not because he does not because his salary is not big enough. It is quite possible that Mr. Powell's liquor bill a year would exceed in amount the price the average porters who own cars, pay for them. This observation of Mr. Powell is, as the little boys says, throwing dust in the eyes of the boys.

Continuing, he said that sometimes assignments and garnishments of porters' wages came to his attention and in many of these cases he found that these debts were due to the purchase of automobiles, radios, victrolas and other extravagancies which certainly could not be classed as necessities.

True these may not be necessities, still everybody knows that these things are usually bought on the basis of a dollar down and the rest when you catch 'em. Besides, Mr. Powell trips up in his reasoning. If, as Mr. Powell says, the porters are so prosperous why should their wages be garnished for the non-payment of bills? Watch your step, Pullman Company. It is hard to make 2 plus 2 equal 5 even to the long suffering porters.

Says Mr. Powell, he did not take the position that a porter should not have all he can afford, but stated that when the question of a living wage comes up, these facts should be considered.

But how can the porters afford the so-called luxuries if they can't pay for them? Mr. Powell admits himself that their salaries are garnished who try to buy such luxuries. And those who have them didn't buy them with the wages they made on the cars.

How does Mr. Powell know that porters have automobiles, radios, victrolas and are buying their own homes? He does not socialize with them by visiting their homes, does he? He received his information from the hat-in-hand Negro job-seekers who swarm in the P. P. B. A. conventions. For instance, Messrs. V. D. Harris of Kansas City, Mo.; W. P. Smith, of St. Louis; Bannister, of Philadelphia; Botts, of Oakland; Estelle of Omaha; Clint Thomas, of Denver; Boggs, of Chicago, will get up in the conventions in response to questions from Mr. Parker and before the good Pullman white folks and claim that the porters own their own homes, radios, victrolas and automobiles in their districts. What is the conclusion? The conclusion is that porters don't need any more wages, that they are far more able than Mr. Powell to own automobiles. Such is one of the chief services of the P. P. B. A.

He referred to Mr. Anderson's statement that the porters held the balance of power. He said that he did not think that Mr. Anderson meant exactly this, because, of course, the Pullman Company must continue to operate and serve the public and regardless of what individuals perform the car service, and he noted that Mr. Anderson later stated that the porters did not have a monopoly on this work.

That's true. The Negro has no monopoly of the work, for there are Filipinos on the cars, put there to frighten the porters away from the Union. It is interesting to note how a word may frighten a man. The mere suggestion by Mr. Anderson, a "company man" that the porters hold the "balance of power" aroused Mr. Powell, for it might incidentally suggest to the porters that they have power. Mr. Powell pointed out that the Pullman Company was operating long before he entered its service and will no doubt continue to operate long after he is through, and that probably there are many who could take his position and perhaps handle it even better than he does.

That is true. But the Company couldn't run without the Pullman porters. Nor is

there any group who can do the work any better than the present group of porters. The Company and the public know this.

Referring to the matter of tips, Mr. Powell pointed out that any porter who is a good service salesman and renders the service which he sells efficiently, will have no difficulty in making a good profitable thing out of his business, but that we do not want to raise wages to a point which will provoke legislation prohibiting tips or which will cause the public to feel that wages are so high that there is no justification for tips.

For Mr. Powell's information, may I say that despite the utmost efficiency of a porter in rendering service, he can not get a living wage without an organization. So Mr. Powell admits that the Company expects the porter to beg a part of his wages from the public, since he says that the Company deliberately does not want to raise wages to the point where the public will not tip or the states legislate against tips. But the porters don't want to be subjected to the hit-and-miss, catch-as-catch-can policy of getting a poor living through public charity. If the public stops tipping or the states legislate against tipping after the porters get a living wage, so be it. The porters will have no need to worry. The whole tipping system is a social evil which ought to be abolished since it destroys the sense of self-respect of any grown up man who is giving solid service to be required to jump around like a monkey in order to extract a dime out of another man. Thus the porters want their wages to be so high that there will be no justification for tips.

After Mr. Powell ended his talk, Mr. Hungerford entered. He told them that while he realized they were under a great responsibility, not to take their responsibilities so seriously as to interfere with their having a little relaxation on Saturday afternoon and Sunday and thus enable them to start in fresh on Monday morning. He said, "I want to say, the Pullman Company is going to progress—and render service to the public in the future the same as they have in the past. You porters have helped and the Pullman Company is going to stand by all the members of its family. I hope you gentlemen enjoy yourselves over Sunday and come back here refreshed and ready to go into these problems."

This is a plain, frank statement. Yes, the Pullman Company is going to progress, the Brotherhood is only insisting lawfully in accordance with the provisions of the Railway Labor Act, to the framing of which the Pullman Company was a party, that the porters be included in the progress, in the form of getting a living wage and decent working conditions. The sixth session adjourned.

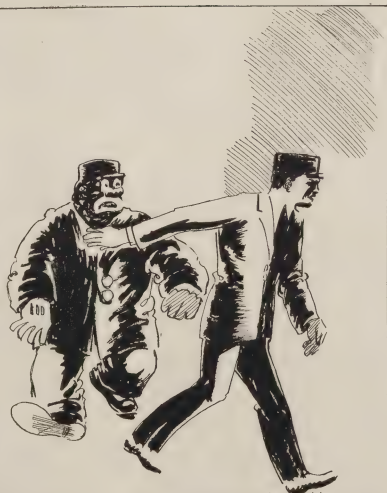
SEVENTH MEETING OF THE COMPANY

The following motion was duly seconded and unanimously passed: In order to give us an opportunity to complete compiling the minutes of the final meetings and in order to give each representative here an opportunity to return to his home station after the close of this conference, no minutes are to be distributed by the representatives nor information given out until four days after the closing date of the conference, whatever day and date that may be.

(Continued on page 92)



PULLMAN CO. — SAY, YOU DUMMY — DON'T YOU KNOW THE U.S. MEDIATION BOARD AIN'T GOIN' TA BOTHER WITH THE BROTHERHOOD!!
 UNCLE TOM — LOOKA HEAH, SON, DON'T YOU HEAR WHITE FOLKS TALKIN' TER YOU?? WHAT'S COME OVER YOU, ANYWAY???



UNCLE TOM — SAY, AIN'T YOU GONNA VOTE FER DIS NEW PLAN? IT'S DIFFERENT FROM DE OLD ONE IF YOU VOTE — YOU GOT A CHANCE
 PORTER — CAN THAT BUNK — THE SAME OLD CROWD WHICH MADE THE OLD PLAN IS MAKING THE NEW ONE, WHICH ISN'T NEW AT ALL.



B.O. WORKERS — WELL — WE HEAR YOUSE GUYS GOT WORD THE BOARD WILL GIVE YOU A FULL HEARING — YOU GUYS LICKED DEM PULLMAN BIRDS DOWN AT YOUR FIRST HEARING. NOTHING TO IT IF YOU STICK.

PORTER — LEAVE IT TO US — WE ARE IN THIS FIGHT TO THE FINISH WE GOT 'EM LICKED AND THEY KNOW IT — WE'RE NEW NEGROES. NONE OF THIS QUITTER BUSINESS FOR US.



UNCLE TOM — DOAN' TELL ME WHAT YOU WON'T DO FER DE WHITE FOLKS! I'LL TRY MY BEST TO ... YOU — ... YES, I'LL TRY YOU ONE TIME — I WILL!!
 PORTER — SAY, CUT THAT OUT, OLD MAN, OR I'LL NOW DON'T GOT ME RILED, YOU'RE ONE OF THOSE BIG HOUSE, NEGROES WHO BELIEVES EVERY WHITE MAN'S A GOD, NONE OF THAT STUFF WITH ME NOW, SO TROT BACK AND TELL YOUR MASTERS I SAID SO!!

Company Conference

(Continued from page 90)

This move was most probably made in order to give the Company a chance to broadcast through the press the misleading news that it had granted the porters and maids a million dollars' increase in wages. Certainly this news would cause the public to give the porters less although the million dollars only amounted to a pittance of 18 cents a day.

Listen to Mr. Boggs, speaking on the management's attitude on wages and working conditions: "Now since these working conditions have a bearing on the earning ability of the employees, we don't see how we can consistently, with any degree of accuracy or intelligence, revise our wage scale, until we know of the management's disposition of our working conditions."

That's true. But he is so saturated with the Uncle Tom spirit that he hastens to kow-tow. Says he, "Now I don't wish to be considered as making a rebuttal. I only wish to clarify in the minds of the management certain existing conditions." Why claim that he is not making a rebuttal when he is making a rebuttal?

He continues: "In support and defense of the wage scale as presented by the delegates to the management, I wish to state, we are complying with the request of the 12,000 porters that we represent and whose welfare depends upon our deliberations."

Of course this is not true. God help the porters if their welfare depends upon the Uncle Toms of the Company Union.

Mr. Boggs goes on, "To a certain degree, much of the success of the Company is due to the efforts of the porters. The Pullman Company sells service. The porters render this service. Every laborer is worthy of his hire. A higher rate of pay will have a tendency to attract a better class of applicants and cause the present employees to exert every energy to retain their position."

This is not so bad for Boggs, if he only had the backbone to stand up. Unhappily, this is all talk at the big gate.

(To Be Continued.)

Shafts and Darts

(Continued from page 87)

With the enthusiasm of our hard-headed business men and the support of almost all elements of the population, this new venture can be made a marvelous success and a credit to our business acumen. (Prolonged and deafening applause.)

Negro Insurance

(Continued from page 77)

agents, and redeemed the Mississippi Life Insurance Company to the Race.

Heman Perry, not to be crushed by the Standard Life muddle, complicated by the intervention of the Ku Klux Klan (as shown in the Insurance Field, 1924), has gone to St. Louis and organized a Standard Life of Missouri.

Life insurance in the future with the proper support and efficient man-power will

build great reservoirs of credit and money control from which will come economic independence. The existence of these companies will release thousands of limited and cramped men and women of the Race who are the victims of social injustice and will hold out to them a means of development and expansion through honorable pursuits.

Our Biggest Business

(Continued from page 72)

colored policyholders of this Company and am referring your communication to the Actuarial Department.

Very truly yours,
LOUIS I. DUBLIN,
Enclosures Statistician.

METROPOLITAN LIFE INSURANCE COMPANY

Haley Fiske, President

James D. Craig

Actuary

Raymond V. Carpenter

Actuary

Assistant Actuaries

James C. Brown

Samuel Milligan

Horace R. Bassford

Francis M. Smith

New York City, July 26, 1926.

Mr. C. M. Hayes, President,
Gibraltar Health & Accident Ins. Company,
152½ East Court Street,
Indianapolis, Indiana.

Dear Sir:

Mr. Dublin, Statistician of this Company, who recently sent you two pamphlets relating to mortality among the Colored policyholders of this Company, as requested by you under date of July 16th, has referred your letter to me in order that we may furnish certain other information that you desire.

I am enclosing a copy of a paper presented to the Actuarial Society of America by Mr. Craig, which contains further data relating to the mortality experience of the Metropolitan under its colored business. For comparative purposes the mortality of white lives is also included in the paper.

You ask in your letter for the total amount of insurance in force in this Company on Negro risks as of December 31, 1925. We do not have an accurate record of the insurance in force on Colored lives but we have made a rough estimate of all except Group Insurance. According to this estimate, the life insurance in force on Negro lives in the Metropolitan under all policies except Group contracts at the end of last year was about \$960,000,000. We have no data that would enable us to readily approximate the Group Insurance in force on such lives.

Yours truly,
R. CARPENTER,
Actuary.

The statistics furnished by the Metropolitan Life Insurance is given verbatim and in detail as follows:

"METROPOLITAN LIFE INSURANCE COMPANY'S EXPERIENCE WITH ITS NEGRO RISKS"

1. The Reduction in mortality among Colored Policyholders. (statistical). By Mr. Louis I. Dublin, Ph.D. Statistician.
2. Recent changes in Negro Mortality. By Mr. Louis I. Dublin, Ph. D. Statistician.
3. Mortality on Colored Lives. By Mr. J. D. Craig, Actuary.

Rebirth and Negro

(Continued from page 75)

solution of the philosophy of Christ. It would be unwise to disturb the belief of any who are now satisfied with the popular and irrational myth that calls itself Christianity. For the Negro whose growing intellect and expanding consciousness reject the prevailing and adulterated soul science, an examination of the theory of rebirth and the laws of cause and effect presents a field in which heart and head may work in perfect unison for present and future advancement. It is to be recommended and may save many from a plunge into things merely material.

Coming Attractions

Capt. Bartholomew Roberts: Noted Negro Buccaneer of the Spanish Main. By J. A. Rogers.

Ninth Avenue. By Maxwell Bodenheimer.

Reviewed by Margaret Larkin.

Sex Expression in Literature. By V. A.

Calverton. Reviewed by Thomas Kirksey.

New Poems. By Langston Hughes.

The American Race Problem. By E. B.

Reuter. Reviewed by James W. Ivy.

Negro Labor and Public Utilities. Concluding

article by G. S. Schuyler.

Lincoln Univ. of Mo. by N. P. Barksdale.

The Negro Industrialist. By Arthur

Randall.

Selling Negro Literature. By Kathryn

M. Johnson.

Liberia's Submarine Visitor. By Oscar

Hudson.

Battling Siki—Civilization's Dupe. By

Elmer Carter.

Children's Hour

(Continued from page 88)

of spears that confronted them, he hurled his weapon with all the might of his strong young arms, and a Bimbi warrior fell kicking into the dust. Quickly recovering his hold on the shaft of his spear, and warding off the weapons of the howling crowd of Bimbi that surrounded them, he thrust again and again. Each thrust was accurate and powerful. The Bimbi fell away before the fury of his attack, and quick as a flash he dashed through the opening in their ranks and summoning all his strength, scrambled to the top of the mud wall.

There before him he saw the hundreds of huts and the great herds of cattle of the Bimbi, with here and there a nervous knot of women and children awaiting the outcome of the battle outside. Then glancing in the other direction, he saw the hundreds of contending warriors in death struggle. The brown earth around the kraal was already covered with blood and

many of the Bimbi and Banwari warriors, mortally wounded were dragging themselves out from under the stamping feet of the contending armies. It looked as though the Banwari, despite their surprise attack, were not faring so well. In one or two places they were beginning to give way before the strenuous attack of the Bimbi. Near the gate—now closed—he saw his father, the Chief, surrounded by a crowd of his warriors, in a fierce struggle with the cream of the Bimbi warriors.

Kojo thought fast. His leap to the top of the wall had been detected only by the Banwari. Why not turn the tide of battle? Jumping into the kraal, he rushed swiftly to the great gate and unbarred it. Then he rushed, yelling and brandishing his spear, to the great hut of the Bimbi chief in the center of the kraal. Taking a fagot out of the fire in the deserted hut he set fire to the dry thatch and soon the hut was in flames. He repeated this over and over again.

This done he rushed back to the gate, threw it open, and with a savage yell began to spear the Bimbi warriors from the rear. Several of them sank groaning, while others attacked him savagely. Furiously he fought back but he had attempted too much. His shield arm grew tired from warding off the blows of the Bimbi spears. He lowered his shield just the least little bit from weariness and quick as a flash he felt the sharp pains of many spears entering his side. The blood spurted from a half dozen wounds, and growing dizzy he fell forward into the brown mud under foot.

It seemed centuries before he opened his eyes again. In fact it was only a few hours that he had lain unconscious. When he came to himself he was back in his own hut and the first one he saw was the faithful Bwandi and his aged instructor, M'tara. As he attempted to rise a thousand pains shot through his side and his head began to swim.

"Quiet! Quiet!" warned the old man. "You are very badly wounded but I tell you your father is proud of you, and the Banwari sing your praises over a hundred fires where fat steers are roasting, and drink your health with the Bimbi beer."

"But did we win?" Kojo eagerly asked. "Why certainly," M'tara replied as if surprised that he should not have known. "When you opened the gate and the Bimbi kraal began to burn furiously, the Banwari pressed forward and attacked with new energy. The Bimbi gave way and we entered the kraal. We captured many head of cattle, slew many Bimbi warriors and captured many wives. The Bimbi have sued for peace and promise to pay tribute regularly."

Kojo sank back gladly. He was satisfied. He had met the test of a warrior and a Prince.

(Note: Similar stories which we trust will be of interest to our young people will appear each month in THE MESSENGER. Let us know what you think of this one.)

Business and Industry

(Continued from page 81)

The Standard Life Insurance Company of St. Louis, Mo. (Heman Perry, Presi-

dent) wrote \$1,015,250 business during its first month of existence. The capital stock of \$100,000 is fully subscribed and paid in, and there is a \$50,000 surplus.

The Liberty Industrial Life Insurance Company of New Orleans, La., has concentrated its agents' debits in keeping with modern insurance methods and in order to save time and men. *Nothing like efficiency, folks!*

According to the National Urban League, colored molders have received work as laborers in mills in Columbus, Ohio, until business speeds up; more Negroes are being used in the building trades in Columbus and in Austin, Tex., and more Negro porters and helpers are being hired because they are cheaper labor. (*Naturally!*) It is also reported from the same source that in Jackson, Mich., the New Hotel Hayes opened recently and is hiring colored bell boys and waiters under a colored head waiter. In Cleveland, colored girls have been placed as elevator operators in a large department store which formerly used men (*exploiting color and sex*).

At the new Shywater Park Development in Albany, Ga., is said to have a payroll of \$20,000. Negroes are doing all the work, skilled and unskilled.

In San Antonio, Texas, a colored manager has been employed for a million-dollar theatre in the Negro section. *Why not own our own theaters?*

The Nuway Laundry Company of Los Angeles, Calif., has appointed Mr. T. Curtis Smith (Negro) as a representative. *We ought to have more laundries owned by Negroes. Certainly we have had experience enough washing clothes.*

A group of St. Louis business men have completed plans to purchase the WIL radio broadcasting station, now controlled by the St. Louis Star, for \$10,000. *Those St. Louis boys are up-to-date!*

Dr. Oscar Dowling, President of the Louisiana State Board of Health, in his crusade against impure milk found that the milk served from the dairy of a New Orleans Negro was the purest, cleanest and highest above the minimum standard set, of any dairy, distributing agency hospital or other institution. *Well, well! Try that over on your piano!*

Eric D. Walrond has resigned from the staff of OPPORTUNITY, and Noah D. Thompson, the affable little fellow from California, will hereafter draw down the bucks as Business Manager.

The Grand Lodge of Tennessee, A. F. & A. M., has received a permit to erect a six-story stone, steel and concrete lodge and office building in Nashville, Tenn., costing \$150,000. *Why not a factory?*

Who Is New Negro?

(Continued from page 68)

realizes that the race question is almost solely an economic one, and is satisfied with nothing less than equal opportunity for employment with equal wages. He sees that in all those things that make for the benefit of the nation, as a whole, there is no color discrimination. That is, as in paying taxes, no one asks his color; it is only in getting a return that there is discrimination. In short that in all those things that make for the white man's bene-

fit, he is a white man, but in those that make for his, he is only a Negro.

The Old Negro is also more interested in "high-yallers," football, boxing, handball, in mastering the intricacies of the black bottom and the Charleston, in making signs in "frats" and lodges and splitting hairs about points of order in such places, in parading in gaudy uniforms, and in slicking his hair than in doing something vital towards getting himself and his group out of the rut of semi-slavery. Improving his mind by reading good books and acquiring a knowledge of the history of his racial group, is to the Old Negro, a real pain.

The Old Negro protests that he does not

TO OUR READERS:

Very few folks know more about the history of the Negro than Mr. J. A. Rogers. For years he has delved into musty tomes and obscure volumes seeking the facts about Homo Africans. During his research he has run across much information about Negroes of courage, resourcefulness, and intellectual brilliance. Each month hereafter he will tell you about one of these great spirits. You cannot afford to miss a single number of THE MESSENGER. This series of articles will run for some time.

Among the Negroes, great and near-great, that Mr. Rogers will tell you about, are: Capt. Bartholomew Roberts, noted buccaneer; Chaka, Zulu conqueror; Alexander Dumas; Major Martin R. Delaney; Nat Turner; Captain Cudjoe; Christophe, Haytian Emperor; Henri Diaz, the George Washington of Brazil; Nefertari, Egyptian Queen, and many others.

Why not subscribe for THE MESSENGER (\$1.75 a year) and have it delivered to your door each month. If you use the subscription blank inside the front cover, you can get a fine book free with your subscription. You can't beat that, can you?

want social equality; the New, seeing that this is but another phrase for social justice, demands it. No social inequality for him. He feels that the first and foremost of all duties is to seek freedom, hence he has a perfect right to take any step, however violent, to rid himself of tyranny. With Thomas Jefferson he repeats: "Resistance to tyranny is obedience to God." Like the five colored immortals, Anderson, Copeland, Green, Leary and Newby, who joined John Brown in his raid on Harper's Ferry, he stands ever ready to head or to join any movement that will strike for freedom.

The New Negro is not afraid of such bogey labels as rebel, atheist, pagan, infidel, Socialist, Red, heathen, radical, realizing that what they really cannot is "thicker."

And where is this New Negro of whom we have been hearing so much? Is he an ideal or a reality? This much is evident, that many who have been making a noise

(Continued on page 94)

DIALOGUE OF THE OLD AND NEW

By A. PHILIP RANDOLPH

Uncle Tom Porter—How is you, son?

New Porter—Can't say it, Pop.

U. T. P.—Can't say what? What's th' matter wid you? 'Specks you got dat Randolph fever, too, eh?

N. P.—What d'you mean?

U. T. P.—Don't try to fool de ole fox, son. Bin heah too long. You know what I mean. What about dat Brotherhood?

N. P.—Well, what about it? Anything wrong with it?

U. T. P.—I ain't saying no or yes. Is you joined yet?

N. P.—Why do you want to know? Did Mitchell or Burr tell you to ask me?

U. T. P.—Now, look heah, son, you muss think I is a stool pigeon.

N. P.—Well, I wouldn't know, Uncle. I ain't taking no chances.

U. T. P.—Now, sho nuf, son; 'twixt you, me and the gate post, what do you think about dis Union business?

N. P.—Well, since you have asked me, I'll tell you. I think it's the best thing that could ever happen.

U. T. P.—But suppose dat Randolph fellow should run away wid de money? I done heah dat he went to Russia or was gwine to.

N. P.—Don't be a dummy, Pop. That's Randolph propaganda. Don't you know if Randolph *only wanted money*, he wouldn't have to run away with the porters' little money they pay to join and in dues. He could get plenty money from those who want to *stop* the Union.

U. T. P.—You know, son, I never thought of dat.

N. P.—Well, Pop, you want to get your thinking cap on or you'll be in Dutch.

U. T. P.—But son, do you think you kin win agin des white folks?

N. P.—White folks are no different from any other kind of folks, pop. It all depends on how much *power* you got, and you can't get power unless you are *organized*. You know the old joke about the farmer not bothering *one hornet* because of fear of the *rest of the hornets standing behind him*. Well, that's all we porters got to do. That's all the Negro race has got to do—*stick together; be all for each and each for all*.

U. T. P.—But, son, you know des 'niggers' ain't like *hornets*, dey ain't gwine to stick.

N. P.—That's nothing but the slave psychology in you, Pop. You don't think a black man can do anything a white man can do. That's all bunk, pop. Get that stuff out of your noodle. This is the 20th Century. Understand that "a man's a man." A Negro can do anything he is big enough to do. When you're right, pop, and got "guts," you can stand up and look any man in the face and spit right square in his eyes if he tries to give you any *hot stuff* about your rights.

U. T. P.—Yes, boy, but suppose des white folks hot-foot you off des cars?

N. P.—That's all pure moonshine, put out by chus spineless Negroes as Perry Howard, I. Garland Penn, Bishop A. J. Carey, Mel-

vin Chisum and their ilk. That crowd is no good. Nobody pays them any mind, any more. Everybody knows they sold out to the Pullman Company. Don't be an old fool. The Pullman Company *couldn't* put anybody else in the Negroes' place if they *would*, and *wouldn't* if they *could*.

U. T. P.—But son, dey done already put some of dem Filipinos, whatever you call 'em, on club cars.

N. P.—And now you're scared stiff. That's just like those ghost stories about old slaves scared to death at a bed-sheet over the head of their masters. There's nothing to it. Just a trick to frighten you away from the Union. It's just like this: The Pullman Company will use Negroes against white workers when white workers try to organize and they'll use Filipinos against Negroes when Negroes try to organize. But that didn't keep white workers from organizing and it won't keep Pullman porters from organizing. Besides, I am not going to lose any sleep over losing a job because I join a Union, as white men do, to get a living wage. Suppose they put Filipinos on the cars, what of it? They'll organize, too. Don't you forget it, Pop.

U. T. P.—Specks you's right, son. But I'm old and feeble; won't be heah long, and I can't fool around wid no Union dis late date, 'cause I wouldn't get no pension.

N. P.—Get that rabbit out of you, old man, and be a real man. It's all bosh about the Company not paying you your pension if you join the Union. Look at Dad Moore of Omaha and 'Cy' Taylor of the Pennsylvania District. They are two of the biggest Brotherhood men in the country, and they receive their pension, too. Listen, Pop, because you are about to be pensioned is just the reason why you ought to have brains enough to ditch that Employee Representation Plan sham and get into a regular Union. Don't you know that if porters get more wages, you'll get more pension? You ought to see that. It's as plain as the nose on your face.

U. T. P.—Look heah, son, do you know I never thought of that before. You sho is telling the truth.

N. P.—Sure, nothing but these Uncle Toms and stool pigeons are putting out that nonsense.

U. T. P.—Look out, son, hold dat Uncle Tom stool pigeons stuff, hold it. I ain't none of dem things. I is a man.

N. P.—Well, Uncle, don't go hand me no lip service on this man business. Our slogan is, if you ain't for us, you are against us. I've got a blank right here with me. *Put up or shut up*.

U. T. P.—Wait a minute, son. I's wid you.

N. P.—Can that bunk. You ain't with us unless you lay the cold cash on the wood. No use beating around the bush. The Brotherhood can't print booklets, leaflets, circulars, pay organizers, railroad and Pullman fares, stenographic services, expenses of expert economists and Donald R. Richberg, on *air pudding and wind sauce*. It re-

quires money and the porters must supply it for they benefit from the work. The time is here when Negroes must fight for their liberty and pay for it, too. We've been begging long enough. Get that.

U. T. P.—I don't miss it. But, son, suppose des white folks find out I'se jined dis Brotherhood?

N. P.—They won't find out unless you tell 'em. The Company hasn't got enough money to buy a name of a Brotherhood man from the Brotherhood. This is a New Negro steering this ship, now, Pop.

U. T. P.—Suppose des white folks ask me whether I'se a member?

N. P.—Well, you don't have to tell 'em you're a member. They lied to you for over 50 years.

U. T. P.—Son, you's jist too radical any-how. What in the devil did you come from? Well, the truth is the truth. Des white folks sho is bin lying to us 'niggers' and robbing us, too.

N. P.—Well, it doesn't matter to me what you call me. I know this. The New Negro does not propose to permit white folks to flim flam him any longer, job or no job, Filipino or no Filipino. Organization certainly can't make things any worse. And you've got to take a chance just as white workers have done. Nothing ventured, nothing gained. Of course today you're not taking any chance. Success is a sure thing with organization. You can't fail.

U. T. P.—Well, son, you think I's an Uncle Tom, don't you? Now I want you to show me everything, all the cards. Now put up or shut up. You're suppose to know everything and so radical and everything.

N. P.—What d'you say? You don't mean to tell me you're there. Good night, Pop! Well, there is everything!

U. T. P.—All right, son. Now shove me your mit and slip me the pass word, and I don't mean maybe.

N. P.—I ain't giving you nothing different. I'm coming 'cross with the whole works.

U. T. P.—Everything is pretty, old top. I'm bluffing these white folks to death. They think I'm the worst enemy of the Union in the service. Good night, lower 8 is ringing me again. We got to hit the ball, you know, and give 'em service jam-up, 'cause we are loyal Brotherhood men. If we do our work right, pay our dues, pay our assessment and get the slackers to join, we can't lose.

Who Is New Negro?

(Continued from page 93)

like New Negroes have proved to be but asses in lion's skins. When a lion appeared they took to the woods.

For Free Books

See Page 66

BOOKS

Lo! The Poor Ethop

THE NEGRO IN AMERICAN LIFE. By Jerome Dowd. The Century Co., New York. 593 pages. \$5.

Reviewed by GEORGE S. SCHUYLER.

This hefty tome demands careful, critical reading, else the writer's erudition and voluminous quotations are more apt to befog the mind and prepare it for liberal doses of Southern Nordic prejudice. For like a modern army, Br'er Dowd moves up to the attack under a barrage of kindly expressions and protestations of friendliness, and gets close to your trenches before making a bayonet attack or uncorking the flame thrower. As you stroke his head with pleasure at a paragraph that seems to indicate insight and tolerant understanding, he bites your fingers sharply with a line or phrase that destroys everything that has gone before. He gives the devil his due when necessary but heaps flaming faggots about him when possible. He is the master propagandist for Nordic supremacy, getting over his prejudice against mixed schools, equality of opportunity, racial inter-marriage, the northward migration of Negroes and full citizenship rights for the dark brethren under a cloud of laughing gas. He prepares a haystack of quotations upon which the trusting reader is lured to sleep only to roll over on a big darning needle of bias. Thus the average reader is apt to be fooled by Dowd, like the whites fooled Osceola into captivity or the investment bankers fooled the proletariat into fighting the last war. The very size of the book is sufficient to arouse the suspicions of mature readers, and the style is execrable.

No such weighty tome is necessary for a discussion of the Negro in American life unless one has a case to make for or against him. A book one-third the size is sufficient. Why, for instance, should one utilize almost a hundred pages for a discussion of the fundamental equality or inequality of races in all the various aspects?

Why laboriously discuss the alleged natural aversion of extremely unlike groups as an evidence that they will not amalgamate when every informed and observant person knows that out of the ten million so-called Negroes in this country only about one-third are without white ancestry?

Hour after hour, day after day I sit at my window on the world's greatest Negro thoroughfare and watch the Senegambians stroll by in a steady stream, and I find the paucity of genuine Negroes startling. The same thing is true of Atlanta, Birmingham, New Orleans, Houston, Louisville, Washington, Memphis, Philadelphia and a score of other Negro communities. If there is such an objection to the amalgamation of extremely unlike groups, how does Dowd explain the haste of Nordic males to get laws passed against inter-marriage? How does he explain the enthusiasm of black bucks for high yallahs and Nordic blondes? And how does he explain the preference of his dear Southern brethren for sable nursemaids, laundresses and cooks? As a matter of fact, Dowd knows very well that the extremely unlike people always attract one another, or he ought to know it.

The author is very much concerned with making out a case for segregation and for the "We-Southerners-understand-the-Negro-best attitude." He rhapsodizes over the old fashioned darkey but sniffs suspiciously at his grandson.

The Northern Negro press infuriates him because it baits the Bourbon South for disregarding the Federal Constitution in its treatment of the Negro. On the other hand he makes goo-goo eyes at the Southern Negro press because it refrains from discussing politics and the necessity for equal rights and privileges. He caresses Booker T. Washington and Kelly Miller but hurls brickbats at Dr. Du Bois and Dean Pickens. Like most prejudiced white people, he thinks the mulatto mentally superior to the Negro but inferior to the white. He parades the usual list of human traits and labels them "Negro characteristics." To him the Negro is emotional, childish, and so on, as if the same thing were not true of the white morons who compose the lynching mobs, join the Ku Klux Klan and gobble the pornographic offerings of the tabloid newspapers.

Fellows like Dowd are more dangerous than a Tom Watson or a Cole Blaise because they are wolves in sheep's clothing, stroking our backs with one hand while swinging a meat axe with the other. His quotations are mainly from those writers on the subject whose views bolster up his point of view.

Mr. Dowd states that he has been studying the Negro problem for twenty years. Well, read the book and form your own conclusions.

Refined Blues

FINE CLOTHES TO THE JEW, by Langston Hughes. Alfred Knopf, New York. Price \$2.00.

Reviewed by THEOPHILUS LEWIS

Langston Hughes' second book, *Fine Clothes to the Jew*, disappoints me. Perhaps a poet's private life has nothing to do with the quality of his art or at least it should not color an appraisal of his work. Perhaps too a reviewer's private thoughts had best be kept to himself. But a reviewer must be honest with himself as well as honest with the public, and if he cannot make his attitude toward a book clear without exposing his personal prejudices he must simply grit his teeth and do his duty.

I do not believe there is a reviewer in Christendom who would not prefer reviewing a bad book instead of a good one. Every place where the book displeases him gives him a talking point and the result is he can write a much longer and more eloquent article. When I heard Langston Hughes' next book was going to be another volume of "blues" I expected it to be a let down from his first collection of poems and pre-empted myself to deliver a long sermon on the folly of a young poet gallivanting around cabarets too much and giving too much heed to the advice of his foreign friends. I find I will have to reserve that sermon for some other book.

Inevitably one compares *Fine Clothes to the Jew* with *The Weary Blues*. While I can truthfully say I like the first volume better I would hesitate a long time before admitting that my preference was caused by

the intrinsic superiority of its poems. What I like about the earlier poems is their freshness, vivacity and reckless abandon to life, but, obviously, those are not the only moods which inspire fine verse. In *Fine Clothes to the Jew*, Hughes catches life from another angle; gaiety is subdued and witfulness is thrown out in high relief. Instead of the passion, sensuousness and wild music which throbbled from his first poems the later blues exhale the ascetic delicacy one finds in the lyrics of Thomas Hardy and A. E. Housman.

The later poems are more original, too. In *The Weary Blues* I could often trace his work back to sources but in the present volume method as well as matter is the poet's very own. This is one of the striking evidences of Hughes' superiority to his contemporaries, his constant tendency to explore and experiment. He is not content to pound about bleeding love the way the troubadours sang about it; he sings in the living speech and rhythms of the present. That is why his compatriots so frequently regard his work as shoddy or freakish. As a true artist he sees deeper into life and is able to discern movements they are unaware of. This is what makes his work appear strange and startling when it is compared with art already crystallized by convention and familiarity. It is also the quality that makes his poetry distinctive and marks it for endurance.

Coming Attractions

- Fla. A. & M. College. By J. R. E. Lee.
Ark. A. M. & N. College. By R. E. Malone.
Denatured Africa. By Dan. W. Streeter.
Reviewed by Louise Jackson.
New Tactics in Social Conflict. A symposium. Reviewed by George S. Schuyler.
S. C. State A. & M. College. By R. S. Wilkinson.
Labor's Interest in Finance by Thomas L. Dabney.
The Necessity of Negro Banks. By Wilson Lovett.
Negro Land Grant Colleges. By R. S. Wilkinson.
Variations on a Black Theme. By S. Miller Johnson.

United States Mediation Board Replies to Randolph

UNITED STATES BOARD OF MEDIATION,
Washington.

Samuel E. Winslow, Chairman
Hywel David
G. Wallace Hanger
Edwin P. Morrow
Carl Williams
John Marrinan, Secy.

Feb. 14, 1927.

Mr. A. Philip Randolph, General Organizer, Brotherhood of Sleeping Car Porters, New York City.

My dear Mr. Randolph:

Replying to your letter of February 7th. Your communication would have been answered more promptly but I

have been waiting for action of the Board which has been in session here for the last week.

I made a report to the Board covering the facts and contentions of both parties in Case C-107. The Board, after fully considering the matter, adopted the following resolutions:

"In Case C-107, Brotherhood of Sleeping Car Porters vs. The Pullman Company, Mr. Morrow presented a report covering certain facts and claims as submitted by the contending parties. The Board was of the opinion that further investigation is necessary in this case and Mr. Morrow was directed to secure all necessary evidence from both parties bearing upon the question of representation, authorization to represent, and such other matters as may indicate the desire of the employees by a petition, ballot, membership or otherwise, as to the form and character of representation they desire.

In obedience to this direction of the Board, I will, as soon as possible, take up the matter with you and the Pullman Company, for the purpose of securing additional information desired by the Board. I am at present handling some of the earlier cases in Kentucky and elsewhere, but it is my purpose to reach your matter just as soon as I possibly can.

Most sincerely yours,
(Signed) EDWIN P. MORROW.

This should silence the "doubting Thomases," stimulate, rekindle, arouse, fortify and reinforce the faith in, and devotion and loyalty to the Brotherhood of every Pullman Porter and Maid. It shows that our work has not been in vain. Now we are reaping the harvest, and it is bound to grow greater and bigger if every man will do his "Bit."

At this stage the Brotherhood expects every man to do his duty, to pay his dues, his assessment and to spread the gospel for the emancipation of the Pullman Porters and Maids in particular and the Negro race in general. No porter or maid can afford any longer to remain out of the Brotherhood. He must come in. He will come in—we must bring every porter and maid into the fold. It can be done. It will be done. No power under the sun can halt the progress of the Brotherhood.

The "Big Four" Brotherhoods are with the Brotherhood of Sleeping Car Porters and it will not be long before it will be impossible for a porter to ride the trains unless he has a *Brotherhood Card*. Organized railroad workers are determined to make the trains 100 per cent union trains manned by union men from the engineer in front to the *flagman* at the end. Pullman porters cannot afford to be the only *scabs* on the trains holding down wages, and making working conditions worse by refusing to see the light and join the Brotherhood. The Brotherhood means better food, better clothes and better housing for the wife and children. It means more life, more happiness because it is fighting lawfully to get you more wages. *The Employee Representation Plan means low wages, bad working conditions, long hours, poor food, cheap clothes and housing—no freedom, no justice.*

Don't be deceived by the talk of the Com-

pany agents about the so-called new scheme to resurrect the *dead* Employee Representation Plan. It is too dead to come to life again and the Company knows it. Again let me enjoin all Brotherhood men to give jam-up service and respect your officials.

This letter from the Board shows the truth of the statement "a quitter never wins and a winner never quits." Brethren, it is not possible for the Brotherhood to fail if you fight on and not lose the faith, work on and not grow weary. We are winning every encounter. Join today, don't delay, for he who would be free must himself first strike the blow. Don't abuse or condemn The Pullman Company but yourself for poor wages.

Forward to victory.

Your faithful servant,
A. PHILIP RANDOLPH,
General Organizer.

THE BROTHERHOOD OF SLEEPING
CAR PORTERS.

Richberg Writes Randolph on Em-
ployee Representation Plan

DONALD R. RICHBERG
LAWYER

—
Associates

LEO J. HASSENAUER
DAVID E. LILIENTHAL
LONDON GUARANTEE BUILDING
360 North Michigan Avenue
CHICAGO
Telephone Central 1311

January 20, 1927.

Mr. A. Philip Randolph,
General Organizer,
Brotherhood of Sleeping Car Porters,
2311 Seventh Avenue,
New York City.

Dear Mr. Randolph:

You have asked me for an opinion as to whether the porters employed by the Pullman Company can be legally represented, in accordance with the company's so-called Employee Representative Plan. I will answer briefly that representation through the company's plan does not comply with the law, but is in violation of the law for the following reasons:

The Railway Labor Act makes it the duty of the Pullman Company and its employees to exert every reasonable effort to make and maintain agreements and to settle all disputes through conferences "between representatives designated and authorized so to confer," and then sets forth the only lawful manner in which such representatives can be chosen in this language:

"Representatives, for the purpose of this Act, shall be designated by the respective parties in such manner as may be provided in their corporate organization or unincorporate association, or by other means of collective action, without interference, influence, or coercion exercised by either party over the self-organization or designation of representatives by the other."

It cannot be denied that if the Pullman Company through "interference, influence or coercion" brings about the organization of the employees and the designation of their representatives, the resulting organization and its officers cannot represent the employees under the terms of the law. I understand that it is admitted that the form of organization called the Employee Representation Plan was devised by the Pullman Company. Ample evidence has been presented to me to show that so-called representatives of the porters have been selected at an election brought about by the company, in which employees were influenced and coerced into voting by representatives of the management. Representatives so chosen have no authority whatsoever under the law. They cannot make agreements. They cannot negotiate settlements of disputes that will have any moral or legal force, or be binding upon the employees. Such representatives are not entitled to establish an adjustment board, or to invoke mediation, or to submit a controversy to arbitration.

Let it be understood that if an individual employee, or a group of employees, voluntarily desire to make a contract with their employer, they are at liberty to do so and they can bind themselves. But representatives who can bind other employees than themselves must be chosen in accordance with the requirements of the law, that is, they must be chosen as the result of the collective action of the employees themselves and not through an organization prepared for the employees by the Pullman Company, in which the porters are induced to participate through the interference, influence or coercion of the management.

It is quite evident from the records which you have shown me that a majority of the employees have voluntarily become members of the Brotherhood of Sleeping Car Porters and that they are seeking through this organization to designate representatives authorized to act for them, in accordance with the Railway Labor Act. Through this organization these employees of the Pullman Company are seeking to exercise rights secured to them under a federal law—the Railway Labor Act. The Pullman Company is represented in the Association of Railway Executives which joined with the railway labor organizations in drafting this Act and in asking Congress to enact it into law. Therefore, in my opinion, the Pullman Company is morally bound to comply with the law in good faith, to recognize the self-chosen representatives of the employees, and morally bound to cease the effort to compel the porters to accept a company devised plan of representation.

It should also be pointed out that it is a violation of the laws of the United States for persons "to conspire to injure, oppress, threaten or intimidate any citizen in the free exercise or enjoyment of any right or privilege secured to him by the Constitution or laws of the United States, or because of his having so exercised the same." Any misguided porters who may be attempting to join with representatives of management in a conspiracy to deprive their fellow-workers of the free and uncontrolled representation to which they are entitled under the law should be informed that they are en-

(Continued on page 99)



Open Forum

A Voice for Supporter and Opponent



Letters hereafter must not exceed 200 words—the 23rd Psalm had no more!

A Half Century of Pullman Slavery

Dear Mr. Randolph:

Will say in regard to the organization and the men in the different towns that I come in contact with are all high-spirited and determined. As you know, they are contributing to the cause about as well as could be expected. I am now sending you my real experiences as a Pullman porter. Unadulterated facts, and I am sure that every Pullman porter who has been in the service of the Pullman Company from 50 years back up until the present time will agree with me in every word that I have said. I am writing this to you because I feel that there is such things as this you can use in your demand for justice for the men.

Another new stunt of the Pullman Company in all of the different districts: when a porter is called in on a charge they first look at his service card. If the porter is known not to have voted for the Company's plan the card has a red pencil mark on the top. Next thing they tell him you have a bad record, you haven't voted. You have several write-ups for bad service, a lot of losses on your car, whilst going on to explain each case some of them are as far back as ten or fifteen years, many of them the porter has been penalized from five to fifteen days. You understand when a man is penalized and given ten days on his record it means that it takes from six to twelve months to clear up this record. Some of the other charges have been known to be cancelled on account of insufficient proof. Some of the people had written in to the Company and told them they had found the article that they thought they had lost on the car. The Company still keeps all those things on the service cards, so when they want to get back at the men they name all those different cases. It is a fact in lots of district offices in the lost and found department the different things that the porter turns in that he finds on the car he doesn't get any receipt for same. Several districts they have been known to shoot craps for the diamonds and other things that the office help should want themselves, such as raincoats, hats and other things they put on and wear around if it's anything worth while. When the passenger calls for it they say it hasn't been turned in. They say they will call up about it and try to locate it, often times it is right there in the office. In regards to penalizing a man, if a man is sent to jail or to the workhouse, or penitentiary, he has served his time out. It doesn't show any justice for a man to be punished for a charge the second time, which happens in many cases in the Pullman Company. Several porters I know have been told if they had voted for the Company's plan they probably would have been able to have covered the charge against them. Another thing I will call to your attention. It has only been just a few years back that all

porters had to pay for all shortage of linen on the sleeping cars. If the linen man made a mistake or some one put a few towels in their bags, the porter had to pay for it. It can't be denied. There was not a pay day that they did not have from three cents to three dollars' worth of shortage. Think of it. Ten thousand porters paying from three cents to three dollars (the three cents applied to hand towels). Can't you see what the men have had to pay out of their small salary of \$25 to \$47 per month which they were getting at that time? The public never knew this, but it is true. We have furnished linen on the cars for about 30 years now, and they think we are fool enough to put our few pennies in the Company's stock, that they might take care of our money for us, as they say they are keeping our money for us in the Porters' Benefit Association. They are keeping it all right. That isn't all. They will keep our nose on the grinding rock all the rest of our lives if we don't wake up to the fact and take a stand for ourselves. Porters, we have almost slept by the switch. You know they have had you in the so-called plan for six or seven years. It should be called a frying pan because they have kept us in hot water continuously.

The Company has a little book. Each porter is supplied with one of those, called the Book of Rules. If you do something contrary to the Book of Rules they will say why don't you read your Book of Rules. On the other hand, some of the porters have been known to stick to the Book of Rules. Somehow the case did not come out in the Company's favor. Then they will tell the porters they should use judgment. So you can readily see when you do wrong you are wrong, and when you do right you're wrong in their estimation. One other thing I wish to say, the Company is not going to stop trying to make you vote for the frying pan if the Company and the stool pigeon can bluff you in taking one more ride in the frying pan you'll be cooked for the rest of your life. Dear Porter, very often, one loses a great deal by being restless and impatient. He may lose patience just at a time when he should be established in peace and in the confident assurance that all things are working out to his highest good. He may allow himself to grow into a state of anxiety right at the time when he should be clear-minded and mentally receptive. Anxiety causes the mind to close itself to its good. Thoughts of anxiety cause a rigor and a tension which sets up a barrier against new and fresh ideas. Impatience shows a lack of trust. If one has faith in divine law, the higher principles of life, he is willing to wait calmly and patiently upon its outworking. He is willing to stand witness to the certain manifestation which comes when one recognizes the operation of the law. He is ready to stand faithfully and confidently when the doubters about him lose courage and grow restless. Patience gives

one a confident assurance that all things are working out to his highest good. He may not see them at work and he may not know just the process by which they will work; but he does know that the good is coming—surely and abundantly. The fruition of his patience is an abundant compensation.

Yours fraternally,

A PORTER WITH HIS EYES OPEN.

* * *

MY DEAR MR. SCHUYLER:

This letter will acknowledge receipt of your check for ten dollars (\$10) for the essay "Why I Like Harlem."

Kindly accept my sincere thanks and appreciation.

Very truly yours,

IRA DE A. REID,
Industrial Secretary,
New York Urban League.

January 4 1927.

* * *

DEAR SCHUYLER:

Your copy of the January issue of The Messenger was received this morning.

Your drawing of the "New Negro" is a good example of figure handling. The artist has shown that he knows something about figure drawing.

Very truly yours,

W. L. HOLLOWAY,
The Pittsburgh Courier,
January 4, 1927. Pittsburgh, Pa.

* * *

MY DEAR MR. SCHUYLER:

I have often wondered where you were since you left our section. I have read your account of our urban centers in the South with a great deal of interest.

You asked me in your letter to limit my article to 300 words. The opportunity was so fine that I could not restrain myself to this point. I am sending you the reply in order that you might do as you like about it. I do think you have in this forum idea struck the most vital point in journalism. You have really discovered the place that journalism should occupy in racial development.

With highest personal regards, I am,

Very truly yours,
GEO. W. LEE,

Dist. Mgr. Atlanta Life Insurance Co.
November 30, 1926.

* * *

I have put my hands
On the body of love before
And love has grown afraid and fled.
I have pressed my lips
To the lips of love before
And the lips of love have grown more red,
More red,
And the soul of love lay dead.
I shall not seek you,
Flower-like one,
Lest yet another time
My heart be fled.

J. CRUTCHFIELD THOMPSON.

Secret Eyes

(Continued from page 78)

pendent upon his influence upon them. He cannot be forced to check on, analyze and fine-tooth-comb their prospects, and in instances cause them to be turned down, and yet retain the cordial, warm, responsive sales support of his subordinates. It must be remembered that agents who are producing, although they should not be regarded as unreasonably avaricious, are in the main primarily interested in the increased commissions due to increased business. The human element is yet dominant in selling.

Selling is a process of open contacts, of warm approach, of persuasion and of synthetic actions and reactions. This applies to both the actual selling and its management or supervision. Inspection service is in direct contradistinction to this. It is cold-blooded, minute, deliberative, feelingless, determined, and supremely analytic. No man, be he even a Dr. Jekyll and Mr. Hyde, can successfully be a production man and simultaneously perform inspection duties, save with dire results for the company that is so shortsighted as to insist on this impossible performance.

Still another of our companies insists that the medical inspector in connection with his medical report make out a long, detailed, confidential report. It was only last summer in Philadelphia at the meeting of the medical inspectors' section of the National Negro Medical Association, that one doctor in the meeting brought this matter up and voiced his emphatic disapproval.

Doctors are trained in medicine. Their

inspection should be confined to the medical side, the thing for which they are eminently qualified. The science of intimate, broad-spread investigation of personal matters is beyond a doctor's scope, power or desire. And when beyond desire is said, a world of insight as to the full measure of reliability such a report carries, hurried as it generally is, is set forth.

Still others of our companies absolutely fail to use uniformly any type of service that one might hope to term inspection under a most charitable dispensation.

In sharp contrast to this are some of our most progressive race companies, which uniformly put inspection behind every policy of \$500 or more, and besides never let a death go uninspected, however reasonable the claim may seem. Strange as it may sound, most of these are the younger companies and most of them are located above the Mason-Dixon Line, there being one notable exception, and most of them are being carried on by Negroes representing the new school and type of preparation and thought.

Of course, no insurance company can hope to attract a high type of agent and official for that company if it does not make it possible for the worker to participate fairly in the profits of his production. Those companies that neglect scientific inspection, take chances on risks, deny agents a fair share in profits produced by agents, overload workers with the impossible, and escape advertising and branch office organization overhead, these companies do not use inspection. They throw away many times the cost of inspection in losses, but their vision is blurred by the near-sighted glasses

of false economy. They are unable to see the cost.

Facts should be faced as they are. It can no longer be denied that the Negro death rate is such as to be a positive menace to insurance companies unless the most extreme care is used in selecting risks. The moral hazard is at least as great as that of the white applicant. There are, however, despite the unfavorable conditions, a sufficiency of acceptable risks to make more than enough business for the relatively few Negro insurance companies; but care, and competent advice as to the exercise of this care in picking risks, must be sought by not just a few of our companies, but by all, at all times, on all risks of \$500 or more for life policies; and in the matter of death, on all claims. This is an irreducible minimum, and scientific inspection alone can meet the need.

Just A Few of the Women Who Will Contribute To The Symposium on Needs of Negro Womanhood

Mrs. Charlotte Hawkins Brown, Prin., Pelmer Memorial Institute
Miss Christine S. Smith, Detroit, Mich.
Mrs. Nettie J. Asberry, Tacoma, Wash.
Mrs. M. C. Lawton, Brooklyn, N. Y.
Miss Ethel Minor Gavin, Chicago, Ill.
Mrs. Nettie Langston Napier, Nashville.
Mrs. Ella Phillips Stewart, Toledo, O.
Mrs. Bonnie Bogle, Portland, Oregon.

Notice to Out of Town Porters

Here Is Where the Brotherhood
Meets in New York City and When:

ST. LUKE'S HALL

125 West 130th Street
New York City

For the Month of March:

Wednesday, March 16th
Wednesday, March 30th

All meetings begin promptly at 8:30 P. M.

Every porter should consider it a duty and a privilege to attend these meetings, in order to hear A. Philip Randolph, and keep informed of developments in the rapid forward conquering march of the Brotherhood of Sleeping Car Porters.

MESSENGER READERS NOTICE!

Group Tactics and Ideals will be continued in the April Number. Negro Labor and Public Utilities will be concluded also in April. A Symposium on The Greatest Needs of Negro Womanhood Today will be started. Many leading Negro women have already contributed. If You Miss the MESSENGER, You're Missing a Whole Lot.

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Richberg Letter

(Continued from page 96)

gaged in not merely a wrongful, but in an illegal procedure.

In conclusion, let me state that according to the information and evidence which has been presented to me, it appears that the Brotherhood of Sleeping Car Porters is the only organization legally entitled to represent the porters in making agreements or in negotiating the settlement of disputes with the Pullman Company in behalf of the porters employed by that Company.

Very truly yours,

(Signed) DONALD R. RICHBERG,
DRR:LH

(Note: Mr. Donald R. Richberg is the co-author of the new Railway Labor Act which set up the Mediation Board. He represented the 18 standard railroad unions before Congress. He is the greatest living authority on railroad labor law.—Ed.)

Pullman Porters Attention!

Mr. George W. Price is still making things cozy and pleasant for the boys at his excellent rooming house, 3336 South Wabash Avenue, Chicago, Ill.

He hugely appreciates the increased patronage of the Pullman Porters since the recent item in The Messenger, and he is still working hard for the success of the ONE, GREAT MOVEMENT—THE BROTHERHOOD OF SLEEPING CAR PORTERS.

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PRESENTS

The Most Striking Debate of a Decade
IS MONOGAMY DESIRABLE?

Affirmative
UPTON SINCLAIR

Other feature articles

Negative
V. F. CALVERTON

January Number—Just off the press

Max Eastman
Former Editor of The Liberator

Samuel Schmalhausen
Contributor to the leading Sociological Journals of the country.

V. F. Calverton
Author of The Newer Spirit and Sex Expression in Literature.

Earl Browder
Former editor, The Workers Monthly.

Arthur Calhoun
One of the leading radical sociologists in America.

Clarence Cameron White
Leading negro musician.

James Oneal
Editor, The New Leader.

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ON

The State Philosophy of Soviet Russia
A scintillating analysis of the underlying attitudes of dialectical materialism.

The Logic of Leninism
A sociological justification of the revolutionary attitude of the Russian revolution.

A New Critical Manifesto
A challenging revolutionary proposal of a new criticism with new critical values for a new generation.

Reflections on Soviet Russia
Intimate pictures of life today in Soviet Russia.

The Principle of Social Development
A modern contribution to the advancement of economic determinism.

The Labor Motif in Negro Music
Eugene Debs

Other contributors to the issue are Walter Long, J. M. Robertson, Spencer Brodney, J. B. Eggen, E. Merrill Root.

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\$3.00 with Sex Expression in Literature.

\$4.75 with Sex Expression in Literature and The Newer Spirit.

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REGISTRATION

Spring Quarter March 19, 1927
Summer Quarter June 20, 21, 22, 1927
Autumn Quarter Sept. 26, 27, 28, 1927
Winter Quarter January 3, 4, 1928

For Catalogue and Information Write

F. D. WILKINSON, Registrar

Howard University, Washington, D. C.